The
P. J. Bloser
Library

Digitized by the Internet Archive
in 2010 with funding from
Lyrasis Members and Sloan Foundation

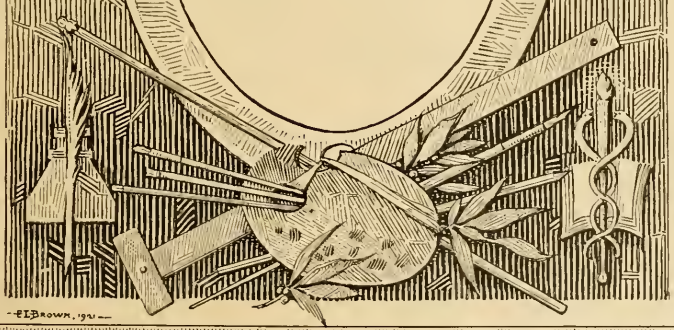
http://www.archive.org/details/businesseducator29zane

THE BUSINESS EDUCATOR

Vol. XXIX SEPTEMBER, 1923 Number 1

PENMANSHIP ENGROSSING
BUSINESS EDUCATION

LISTER'S Lessons beginning in this issue afford one of the greatest opportunities to learn to write ever known. Subscribe, send clubs, and get started on these lessons at once.



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

Teach Typing the 1923 Way

WITH THE

REMINGTON QUIET 12

WITH the Quiet 12 pupils learn well to earn well. Every school needs it.

It is the best machine for the best returns.

Quiet helps in application and concentration. Application and concentration give better work. Better work gives better pay.

More work and less fatigue go with the "natural touch."

Employers now demand quiet combined with capacity and durability—the quantity, quality and satisfaction that are furnished by the Quiet 12.

The Quiet 12 may be operated in the ante-room, the conference room or even in the employer's private office. It disturbs nobody.

Investment in the Quiet 12 pays big dividends in proficient pupils.

We believe we make the best typewriter ribbon in the world—and its name is PARAGON

REMINGTON TYPEWRITER COMPANY

374 Broadway, New York *Branches Everywhere*

LETTER WRITING FOR THE BUSINESS BUILDER

By W. D. McDANIELS

FORMERLY PRINCIPAL OF THE OSHKOSH BUSINESS COLLEGE
AND
LaVERNE A. WILSON

A brief course in modern business letter writing. Everyone should see this book.

TEACHERS SEND 60c FOR A SAMPLE COPY

ALSO

PRACTICAL LAW
ESSENTIALS OF COMMERCIAL LAW
VOCABULARY METHOD OF TRAINING TOUCH TYPISTS
OFFICE DICTATION
EXPERT DICTATION
NEW ENGLISH SYSTEM FOR NEW AMERICAN CITIZENS
EFFECTIVE ENGLISH AND LETTER WRITING
ELLIS BUSINESS CORRESPONDENCE
NEW MODEL ARITHMETIC
ELLIS RAPID CALCULATION
MARSHALL'S METHOD OF THRIFT TRAINING
THE ELLIS METHOD OF HOME ACCOUNTING
MODERN BANKING
ELLIS INDUSTRIAL BOOKKEEPING
ELLIS TABLET METHOD OF TEACHING BOOKKEEPING
ELLIS RATIONAL SPELLER
OFFICE EQUIPMENT
DIPLOMAS
SPELLING BLANKS
STATIONERY AND SUPPLIES

ELLIS PUBLISHING COMPANY
Educational Publishers
BATTLE CREEK, MICHIGAN

False Economy

To provide expert instruction in penmanship, and to provide anything but good pens and fresh pens to youthful penmen.

School Pen No. 556

America's leading and most popular school pen. A fine pointed pen, suitable for all grades.

Esterbrook Pen Mfg. Co.
CAMDEN, N. J.
Canadian Agents, The Brown Bros., Ltd., Toronto

The Reference Book of Accounts

by ROBERT J. McINTOSH, Certified Public Accountant

Third Edition—Revised—299 Large Pages—Bound in Law Buckram—$3.75

An Authoritative Guide

to accounting and systematizing for accountants, auditors, instructors, school and college libraries, students of accounting, executives, merchants—for all who are interested in accounting and the analysis and preparation of financial statements.

The Reference Book of Accounts is not a long course of tedious reading, but a digest of up-to-date accounting practice arranged in such handy form that many accountants, instructors, etc., keep it on their desks for ready reference in solving various problems as they arise.

"I particularly recommend to bookkeeping and accounting teachers, that they read and study this book, and that they in turn recommend it to their students, as it will give to anyone in the shortest possible time, a thorough knowledge of accounting as practiced by the largest and most successful companies, that otherwise would require years of experience and study of accounting theory."—H. E. VanCleef, C. P. A.

SPECIAL OFFER. A copy of Reference Book of Accounts will be sent prepaid on 5 days' approval. A discount is allowed to schools.

Metropolitan System of Bookkeeping

New Edition, 1922
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thougbt side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subject as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without douht the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE **CHICAGO**

Prepare as a Penman

Enroll in Fall Term Sept. 4, for a course in Penmanship, Methods of Teaching Penmanship or Engrossing. Splendid opportunities for the qualified.

Zanerian
College of Penmanship

Columbus, Ohio

Books for the Commercial Teacher

Ten Lessons in Bookkeeping

A brand new set for beginners, consisting of Bookkeeping, Banking and Business Practice. Just the thing for use in Shorthand Department.

Bliss Bookkeeping and Accounting

Consists of six sets, thoroughly covering Sole Proprietorships, Partnerships and Corporations. Complete new text.

Corporation Accounting

An advanced course requiring from six to eight weeks, completely covering the organization, the Bookkeeping and the Accounting of Corporations. Fifty illustrations.

National Dictation

With Pitman, Graham and Gregg notes.

Scientific Touch Typewriting

Every Typewriter teacher should examine this book. Hundreds of enthusiastic users.

Simplis Shorthand

Something quite different in a light line system of Shorthand.

Complete catalog explaining these texts mailed upon request. Examination copies sent to reliable schools.

THE F. H. BLISS PUBLISHING COMPANY
SAGINAW MICHIGAN

Prepare for Court Reporting

Gregg School gives instruction and practice which exactly meets the needs of stenographers and others desiring to become court reporters.

This department is in charge of experienced and expert instructors. Our graduates are eminently successful in practice.

There are classes at all times suitable to every stage of previous preparation. Progress is individual. Therefore, students may enter at any time with equal advantage.

Write today for catalogue.

GREGG SCHOOL

6 North Michigan Ave. Chicago, Ill.

The Hausam System of Penmanship

Thoroughly Organized and Complete in All Branches

Hausam's Practical Writing Course
A Series of Seven Books for the Grades. Adopted and re-adopted by the Kansas School Book Commission for all Grade Schools of Kansas. Now offered for the first time for adoption outside of Kansas.....Per Book, $0.10

The Hausam System of Practical Writing
Two Books for High Schools and Colleges. Made the Official System for all Kansas High Schools by the State School Book Commission. New in Plan of Organization. Rich in Materials for Study and Practice. Now offered for the first time for adoption outside of Kansas.
Part I, 35c; Part II, 40c

The Hausam System of Text Lettering
For Students, Teachers, Engrossers, Engravers, Show Card Writers, Billing Clerks, Etc. Unsurpassed in Plan of Organization, Technique and Beauty.....Per Copy, $1.00

The Hausam Practical Penmanship Wall Charts
For Every School Room, to make the Teaching of Writing Effective. Issued in pairs. Each Chart 27x39 in. Cloth bound all around. Large, perfect forms of all capitals, small letters and numerals with staff ruling. Scientific grouping. Many other important features. No other Penmanship Charts in the same class.....Per Pair, $3.75

The Hausam System of Plain Penmanship (Complete)
Complete Teacher's Manual for Teaching Penmanship in all Grades, and in High Schools and Colleges. The most Comprehensive Work on Plain Penmanship ever published. Cloth bound, 7x9 in. Gold side stamp. Nearly 400 illustrations. More than 200 questions and answers on all phases of penmanship teaching. Many new pedagogical discussions .....Per Copy, $6.00

Correspondence Courses in All Branches of Penmanship
Illustrated Catalog Free

Address L. H. HAUSAM
Box 558B Emporia, Kansas

EVIDENCE

of the Practical Worth of

Salesmanship and Business Efficiency

By JAMES S. KNOX

The best evidence that Salesmanship and Business Efficiency meets the demand is the fact that hundreds of business firms all over the country buy this book in large quantities and place it in the hands of their salesmen.

A few of these firms, together with the number of books ordered, are as follows:

R. C. Barnum Company	7500
F. B. Dickerson Company	4000
Baldwin Publishing Company	4000
Better Farming Association	3500
Fuller Brush Company	3360
Imperial Company	3000
The Midland Press	1411
S. F. Baker Company	938
Review and Herald Publishing Company	872
Hoover Suction Sweeper Company	972
S. A. Milligan Company	812
J. C. Penney Company	350
John A. Hertle Company	300

In commenting on the revised 1922 edition of Salesmanship and Business Efficiency, Mr. M. L. Pierce, Promotion Manager, Hoover Suction Sweeper Company, Canton, Ohio, says:

> "Hundreds of Hoover salesmen throughout this country, Canada and Great Britain have studied your old edition, which was the best we were able to find. The revised edition is even better."

THREE BOOKS

The Knox books are published in three volumes, as follows:

Salesmanship and Business Efficiency	$2.50
Science and the Art of Selling	2.50
Personal Efficiency	2.00

Liberal discount on quantity orders

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO BOSTON SAN FRANCISCO LONDON

GREAT STEPS FORWARD

In the Teaching of

SHORTHAND AND TYPEWRITING

NEW ERA EDITION (1923)

"Course in Isaac Pitman Shorthand"

—— THE NEW STANDARD TEXTBOOK ——

130 Pages—20 Lessons

$1.60

This edition embodies many improvements and represents another forward step in shorthand textbook planning.

To supplement the various improvements, 37 pages of modern style business letters and short articles have been added.

SIXTEENTH EDITION (1923)

"A Practical Course in Touch Typewriting"

By CHARLES E. SMITH

"A Practical Course in Touch Typewriting," entirely rewritten and revised, 1923, is published in two editions: Regular, 120 pages, stiff paper cover, $1.00; cloth, $1.25; Complete High School edition, cloth, $1.50. Teacher's examination copy will be sent postpaid upon the receipt of one-half the list price.

Send for copy of "Pitman's Shorthand in One Hour" and particulars of a Free Correspondence Course for Teachers.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street NEW YORK

The Business Educator

COLUMBUS, O.

VOLUME XXIX | COLUMBUS, OHIO. SEPTEMBER, 1923 | NUMBER 1

C. C. LISTER

Meet the man face to face who has just begun a course of lessons in Sensible Business Writing in this issue. Mr. Lister has had wide experience as a penmanship instructor—few, if any, have had more—and his lessons promise to be most interesting and valuable.

Teachers should urge their pupils to take up the lessons as soon as possible and follow them faithfully to the end. All pupils who wish to improve their penmanship should not miss this opportunity.

Mr. Lister is now Supervisor of Writing in the Maxwell Training School, Brooklyn, New York.

AMERICAN EDUCATION WEEK

American Education Week will be observed November 18 to November 24 this year. The National Education Association, The American Legion and The United States Bureau of Education are co-operating to bring to the attention of all Americans during this week the advantages of education and the need for better educational facilities.

Sunday, November 18, is designated "For God and Country" with the slogan, "A Godly nation cannot fail."

Monday is American Constitution Day with the slogan, "Ballots, not Bullets."

Tuesday is Patriotism Day with the slogan, "America First."

Wednesday is School and Teacher Day with the slogan, "Better trained and better paid teachers, more adequate buildings."

Thursday is Illiteracy Day with the slogan, "No illiteracy by 1927—it can be done."

Friday is Community Day with the slogan, "An equal chance for all children."

Saturday is Physical Education Day with the slogan, "A sick body makes a sick mind."

Teachers should write to the National Education Association, Washington, D. C., for a detailed program of the week. Every school, whether public or private, should join in the observance of this week; for whatever we may be teaching, our field for instruction is broadened by the general spread of education.

ONE EDITION

Beginning with this issue the Business Educator will be published in one edition. We believe that this change will meet with the approval of all subscribers, for each will feel that he is receiving all of the good things that we issue.

NEWS FROM THE FRONT!

It won't be long before you will hear that familiar call, "All Aboard for Chicago! Right this way if you belong to that Army of Live Commercial Educators, who are on their way to the N. C. T. F."

It's not a bit too early to make your plans for joining this loyal Army. Aren't you proud to be a Member in Good Standing of this splendid Profession of ours?

All we will say now is to Keep your eyes on this column, and Remember the place, Chicago; the dates, December 26, 27, 28, 29, and Your Duty to your Profession.—E. W. Atkinson, Director of Publicity.

ENCOURAGEMENT HELPS

THE BUSINESS EDUCATOR is published in the interests of penmanship and commercial education, with special emphasis on penmanship training.

In this issue appears the first lesson of a course in practical handwriting which we know to be one of the best ever prepared for a penmanship journal. The value of these lessons to students of penmanship who faithfully follow them can hardly be estimated, and we believe that it is the duty of all teachers and persons interested in this branch to encourage students to follow these lessons from month to month. Persons who interest students in this course will receive their thanks later on if not at present. Many times persons have mentioned to us that their teacher or someone else interested them in The Business Educator and for which they have been very thankful, on account of the help they have received from its pages.

Once one becomes really interested in improving his penmanship, the work becomes a pleasure rather than a drudgery.

Teachers and others who encourage the use of The Business Educator are helping the cause and thus helping themselves. Many are using it as a penmanship text, and thus far we have never learned of any who have so used it to be disappointed with the results secured. Some include a year's subscription with each student's list of supplies.

Our endeavor is always for a better and more helpful journal and with the material already on hand and arranged for, we feel that no one will be disappointed during the coming year.

We here wish to thank all who have subscribed and sent clubs in the past, and if our efforts are believed worthy, we solicit a continuance of such patronage. Subscriptions and clubs are now in order. Let them come forward.

THE BUSINESS EDUCATOR

Published monthly (except July and August)
By THE ZANER-BLOSER CO.,
612 N. Park St., Columbus, O.

HORACE G. HEALEY - - Contributing Editor
E. W. BLOSER - - - - - Business Manager

SUBSCRIPTION PRICE, $1.25 A YEAR
(To Canada, 10c more; foreign, 20c more, to pay extra postage.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy much reach our office by the 10th of the month for the issue of the following month.

SENSIBLE BUSINESS WRITING

By C. C. LISTER
26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School, Brooklyn, N. Y.

SEND SPECIMENS of your work to Mr. Lister for criticism. Enclose 25c—worth more.
TEACHERS sending specimens from ten or more students should remit 10c for each specimen.

I realize that in presenting this series of lessons in business penmanship I am traveling a beaten path where there are perhaps few, if any, striking departures from the customary plan of procedure to suggest, departures that will in any way shorten the journey to our common goal—good penmanship. I shall certainly not lead you to believe that I can enable you to acquire a good handwriting without persistent effort on your part. But I shall attempt to furnish an interesting course of training that will reduce to a minimum the time and effort required to learn to write well. The aim shall be to present to the readers of the Business Educator, in as simple and concise a manner as the circumstances will permit, a series of lessons based upon the well established principles employed in teaching practical penmanship.

The attempt will be made to show what to do and to tell how to do it, as nearly as possible as I would in my own class room. And it is hoped that the lessons will prove helpful and interesting to the home student, to the younger teachers, and of some interest even to the more experienced teacher of penmanship.

Posture. The best writing can be done only when the student sits in an easy, natural position. Correct posture must be cultivated and maintained, not alone because of its contribution to better results in penmanship, although that is sufficient reason, but also because of its effect on the physical welfare of the student.

Good penmen do not all sit exactly alike any more than all baseball players stand exactly alike while batting. There are certain individualities in each case. But there are certain general rules that all do conform to. Let us see what they are.

They sit back in the chair as far as possible. They place the feet flat on the floor, with sometimes one slightly in front and sometimes the other. Usually it is most comfortable to place the left a little farther forward than the right. They sit facing squarely to the front with both arms resting on the desk. The elbows are at the edge or just a little off the edge of the desk. One will have better health as the years roll by if he will cultivate the habit of keeping the back, from the hips to the shoulders, as nearly straight as when standing or walking. Do not permit the back to bulge in the middle.

While conforming to these suggestions, feel free to modify them slightly from time to time in order to feel

comfortable and restful. It would be maddening to sit for half an hour or more as if posing for a photograph—be natural. Study the two illustrations of correct posture as demonstrated by the young man shown in Figs. 1 and 2.

Penholding. The best penmen place the first finger on the upper side of the holder. This finger should be curved slightly and there should be about one inch between the point of the pen and the end of the finger. The second finger should be placed under the holder in such a way that the holder crosses the top of the nail. The thumb should curve slightly and should touch the holder just back of the end of the first finger. The holder should

rest against the hand just back of the large knuckle joint. The top of the holder should point in the direction of the right shoulder, perhaps a little to the right of it.

The wrist must be raised from the paper just a little, so that there will be no interference with the freedom of movement that must come from the arm and shoulder. The hand should glide on the nails of the third and fourth fingers, or on the side of the nail and first joint of the little finger. Many superior penmen write the latter way. Study the small picture of the hand.

The untrained writer usually resorts to finger movement for the same reason that a child creeps before it walks. It is the only method to serve the immediate needs. Because of this fact much emphasis must be placed upon the use of arm movement during the early training in penmanship.

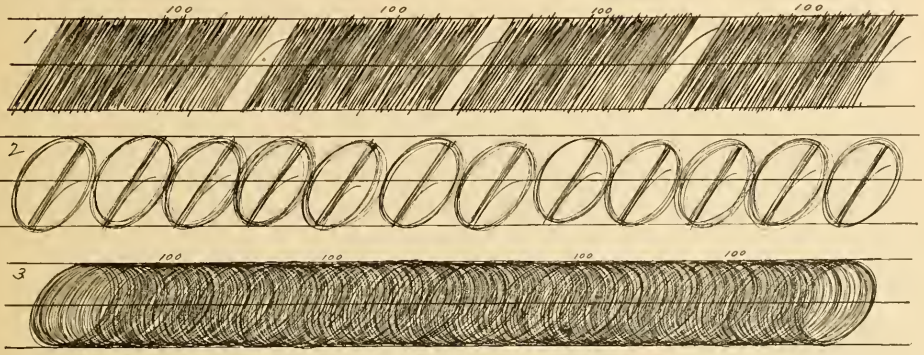
The exercises given this month are designed to furnish training of the arm muscles. The straight line and oval exercises furnish training in the use of the two general movements used in writing. In the capital **O** the direct oval movement is applied. In the capitals **M** and **N** the straight line movement predominates. In capital **A** the

direct oval and the push-pull, or straight line movements are combined. The practice of the corresponding small letters in exercises involving rather wide spacing furnishes training in the use of the arm movement while moving across the page.

It is hoped that students following these lessons will direct their energies to the making of the exercises given this month with the arm movement, even though the products may appear somewhat awkward, in order that a substantial preparation may be made for the work to follow. The use of the muscles of the arm gives power, fluency, and grace to the writing, and all the best writing is the result of a movement in which the muscles of the arm predominate.

Instructions

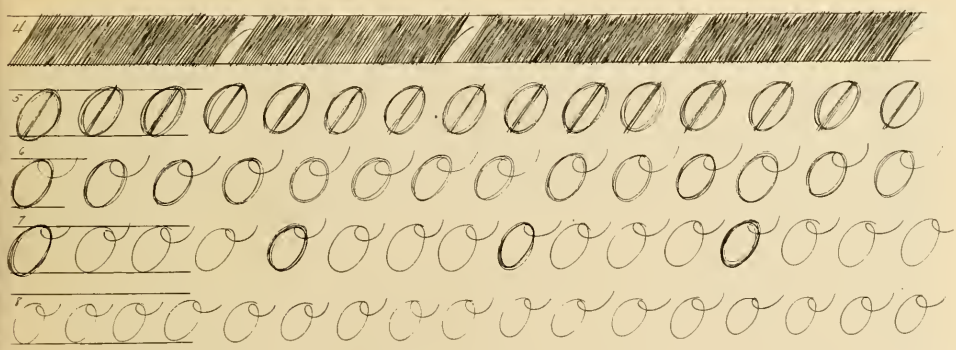
No attempt will be made to divide his course into lessons, because this ould not well be done without knowing the length of time devoted to practice in each lesson and the ability of those who are going to follow the course. I shall, however, attempt to point out the purpose of each copy and to tell how to practice it to the best advantage.



No. 1. The purpose of this exercise is to give training in the movement that comes from the stretching of the muscle on the underside of the forearm while the hand glides forward and backward on the nails of the third and fourth fingers. It is the first simple step in arm movement. Slant the paper so that you can swing the pen from left to right along the blue line while using the muscle of the forearm as a pivot. Move the pen to and from the center of the body along the line of vision at the rate of 100 counts in a half minute. Make 100 counts in each quarter line space. Strive first for direction, then compactness, and finally for lightness of lines.

No. 2. The purpose of this exercise is to establish the correct slant and form of ovals, and correct movement. First retrace the straight slanting line 10 times, then lift the pen and swing around the slanting lines. Count, Straight 12345678910, Round 12345678910 for each exercise. Retrace the lines.

No. 3. Purpose, to develop a good quality of line, furnish training of the arm muscles, and gain control. Count 12345678910—12345678920, etc., up to 100 at a regular rate of time that will make 100 in a half minute. Make 400 counts to a seven inch line. Maintain correct position.



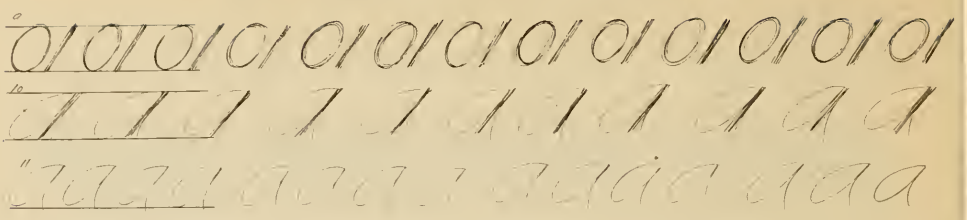
No. 4. Purpose, to gain control of the arm muscles within a smaller range than in Nos. 1, 2 and 3. Follow the instructions given in No. 1.

No. 5. Purpose, to gain control of the muscles when making the straight line and oval movements more nearly the size of writing than in exercises, Nos. 1, 2, 3. Count six for the straight line retrace and six for the oval retrace. Make the exercises one full space high as indicated. Retrace the lines.

No. 6. Purpose, to become accustomed to the form and movement used in making a good capital **O**. Make the width two-thirds the height and finish with a swing like that made when finishing the **O**. Retrace the lines and make the loop in the top small. Count 12345 swing.

No. 7. Purpose, to apply to the making of the **O** the same movement and quality of line that are used in making the retraced oval. For the retraced oval and three capital **O's** count 12345 swing, 12, 34, 56. Note that the count for the retraced oval is continuous and the count for the three **O's** is divided into twos, as indicated by the commas.

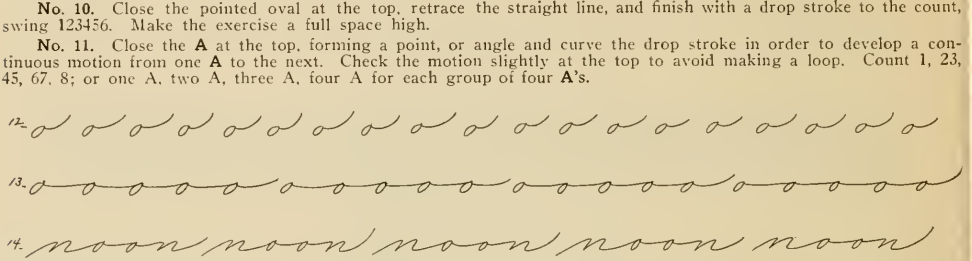
No. 8. Purpose, the making of good capital **O's** with the arm movement. Strive for good forms, light lines, small loops in the tops, and finish with an upward swing. Count, one two for each **O**, or say round **O**, or light line, or swing up, depending on what particular feature you are trying to improve. Begin at a moderate rate of speed and increase it to from 60 to 64 good **O's** in a minute.



No. 9. The capital **A** is a combination of the oval and the straight line movements. Review these movements as indicated, to a count of six for the retraced oval and six for the retraced straight line.

No. 10. Close the pointed oval at the top, retrace the straight line, and finish with a drop stroke to the count, swing 123456. Make the exercise a full space high.

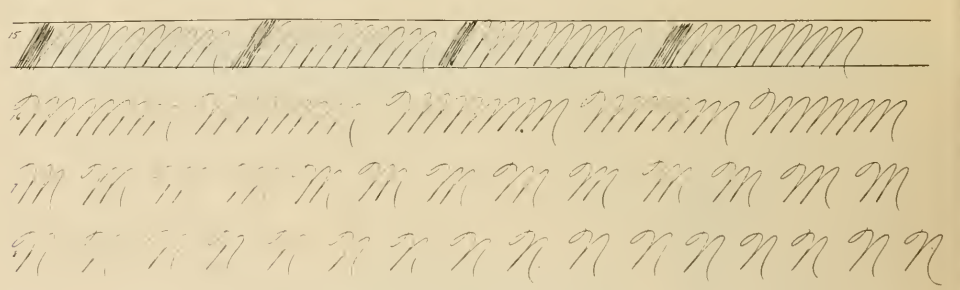
No. 11. Close the **A** at the top, forming a point, or angle and curve the drop stroke in order to develop a continuous motion from one **A** to the next. Check the motion slightly at the top to avoid making a loop. Count 1, 23, 45, 67, 8; or one A, two A, three A, four A for each group of four **A's.**



No. 12. Make the single "o" to a count of 1, 2 until the commect form and final stroke are established.

No. 13. Make five **o's** in a group and four groups on a line. Be sure that the spacing is uniform. Next practice to a count of 12345678910 at a regular connt that will produce 80 to 90 **o's** in a minute. A speed of 80 is fast enough until good form is pretty well established. Work for these items one at a time: (1) close the **o's** to avoid the appearance of **v**; (2) make them round to avoid the appearance of **r. Test,** see how many you can make in a minute; then cancel all **o's** that are open at the top or that are too narrow. Now count the **o's** that are left.

No. 14. Write the word **noon,** giving special attention to o's, spacing, and movement. Indicate the time or meter by saying **n-o-o-n** at a rate that will produce 22 words per minute. Cancel all **o's** that are open or are too narrow.

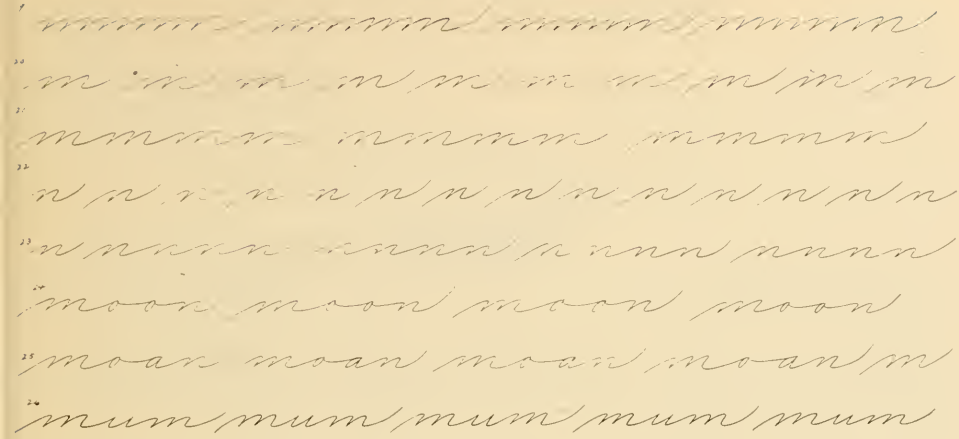


No. 15. Repeat the straight line 10 times and follow with 10 over motions about one full space high. Count from 1 to 20. The repetition of the push-pull movement is to encourage arm movement.

No. 16. Begin with a small loop and make nine over motions to a count of 12, 345678910. A slight stop on the first down stroke as indicated by the comma will aid in gaining control. Strive for round tops, almost uniform height and light down strokes.

Nos 17 and 18. Strive for round tops, nearly uniform height, uniform slant of down strokes and light lines. Count, **M,** 12, 34, **N,** 12, 3. Speed 35 good **M's,** 40 to 45 good **N's** in one minute.

THE Zanerian is the place to study Penwork
— H·C·RICE —



No. 19. Aim, round tops, uniform size, spacing, and slant. Count, 12345678910 at the rate of 20 exercises in one minute.

No. 20. Aim, round tops, uniform slant, and spacing. Count 1234.

No. 21. This is an unusually good movement drill. Make the space between **m's** equal to the width of an m. The count for a group of four **m's** is 123 123 123 123 at the rate of 12 to 14 groups in one minute.

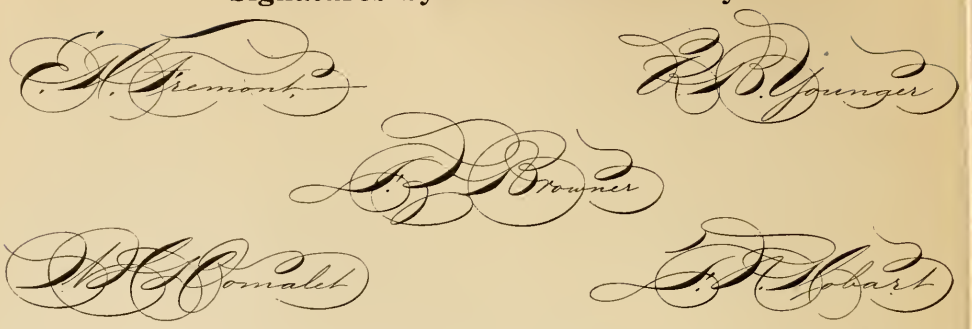
Nos. 22 and 23. Make single **n's** to an even count of 123; and in groups of four **n's** to 12 12 12 12.

Nos. 24, 25 and 26. Write the words **noon, moan,** and **mum** as a review of **m, n,** and **o.** Observe form, spacing, and movement. The movement may be regulated by naming the letters; as **m-o-o-n, m-o-a-n, m-u-m.** An average rate of speed is moon, 20 words; moan, 20 words; and mum, 20 words in one minute. Cancel all faulty letters after each speed test as a means of preventing reckless practice.

WIN A BUSINESS EDUCATOR CERTIFICATE THIS YEAR

A group of students attending the Zanerian Summer School, Columbus, Ohio, July 10, 1923. Twenty different states and one foreign country (Japan) were represented. Many of the students completed the special Six-weeks Course, for which credit is given by the State Department of the State of Ohio.

Signatures by Mr. F. B. Courtney



COMMENT BY E. A. LUPFER

A penman recently remarked that he had practiced many complex exercises and never worked upon one which did not improve his skill. Practicing on the above signatures should increase your skill not only in ornamental writing, but in business writing as well. The above signatures are from a series recently prepared especially for The Business Educator by Francis B. Courtney, Detroit, Mich. They are well worth your careful study and imitation.

ORNAMENTAL WRITING

Copies and Instructions by

RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

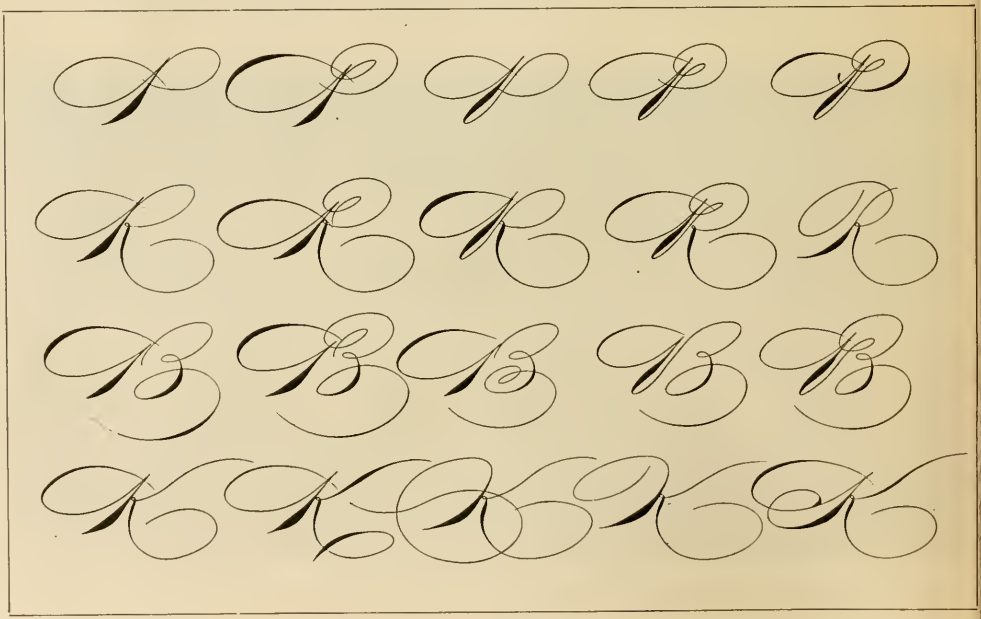
Send Mr. Guillard two pages of your practice work with 25 cents and he will criticise and return your work

The letters in this lesson begin with a horizontal loop (with the exception of two styles of **K's**). Notice that the loop starts upward and to the left, that it is about two-thirds as wide as high and that it is closed at the right side.

The first style of the capital stem is used for several letters besides this. Therefore, you should learn to make it well. Practice first coming down to the base line with a light shade, then pull the finishing stroke to the left.

Remember that it is harder to write a light line than a shade. Make sure your shades are light and strive for dainty and short shades. When you can make a short, light shade of the correct shape you will have little difficulty in making a heavy shade.

The second style of **P, B** and **R** is a very graceful one if well made. Do not make the shade too heavy.



BUSINESS WRITING

Copies by E. A. Lupfer
Instructions by Arthur G. Skeeles

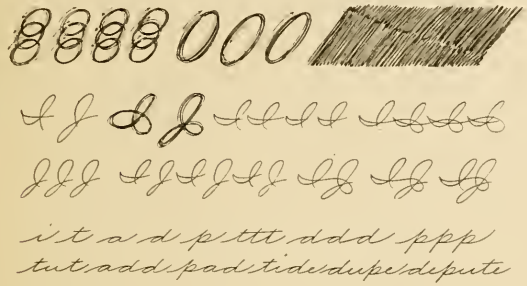
These exercises give you a chance to find out how well you have mastered the exercises given before. Do not be satisfied with making them fairly well, but practice them until you can make them in a superior manner.

The first stroke in **I** and **J** leans to the right. That is, the highest point of the stroke is to the right of a vertical line drawn from the point where the up-stroke crosses the base-line. **Remember that the up-stroke should cross the base-line.** That is, it should begin below the line on which the letter rests.

The exercises give grace and freedom in making these letters. Do not go too fast, but write with a bold, firm movement so as to get smooth lines.

In most letters, up-strokes slant more than down-strokes. This has been true of all the letters so far, but here are three in which the down-stroke should retrace the up-stroke. This makes the letters rather difficult, but you can make them well if you will remember to curve the up-stroke strongly.

The last part of **p** extends one space below the line. That is, only one-half as long as the part above the line.



tie tan ton tame do did due dear
drive drew put pew prime trip drip

This month the copies are smaller than usual. It is well to learn to write a small hand, as well as a hand of medium size, for frequently space is limited. The practice of this size of writing also helps one to keep from getting into a rut. You might try these copies the usual size and then the size given here. Then you will be sure to get the most out of them.

Is In Im Ira Ice Iron It Ida
Jr Jim Joe James Josie Join Japan

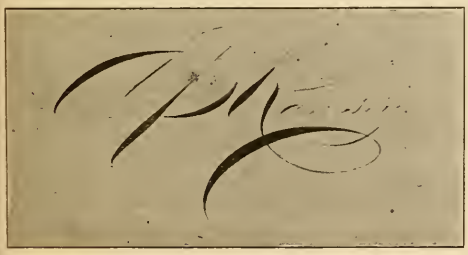
Ode Open Otto Cup Code Cotton Dad Date
Ed Etta Edward Napa Not Mat Mode Md

Ute Utter Upas Ut Vapid Wit Wade Wrap
Hut Hid Heap Kid Hottentot Knop Knit

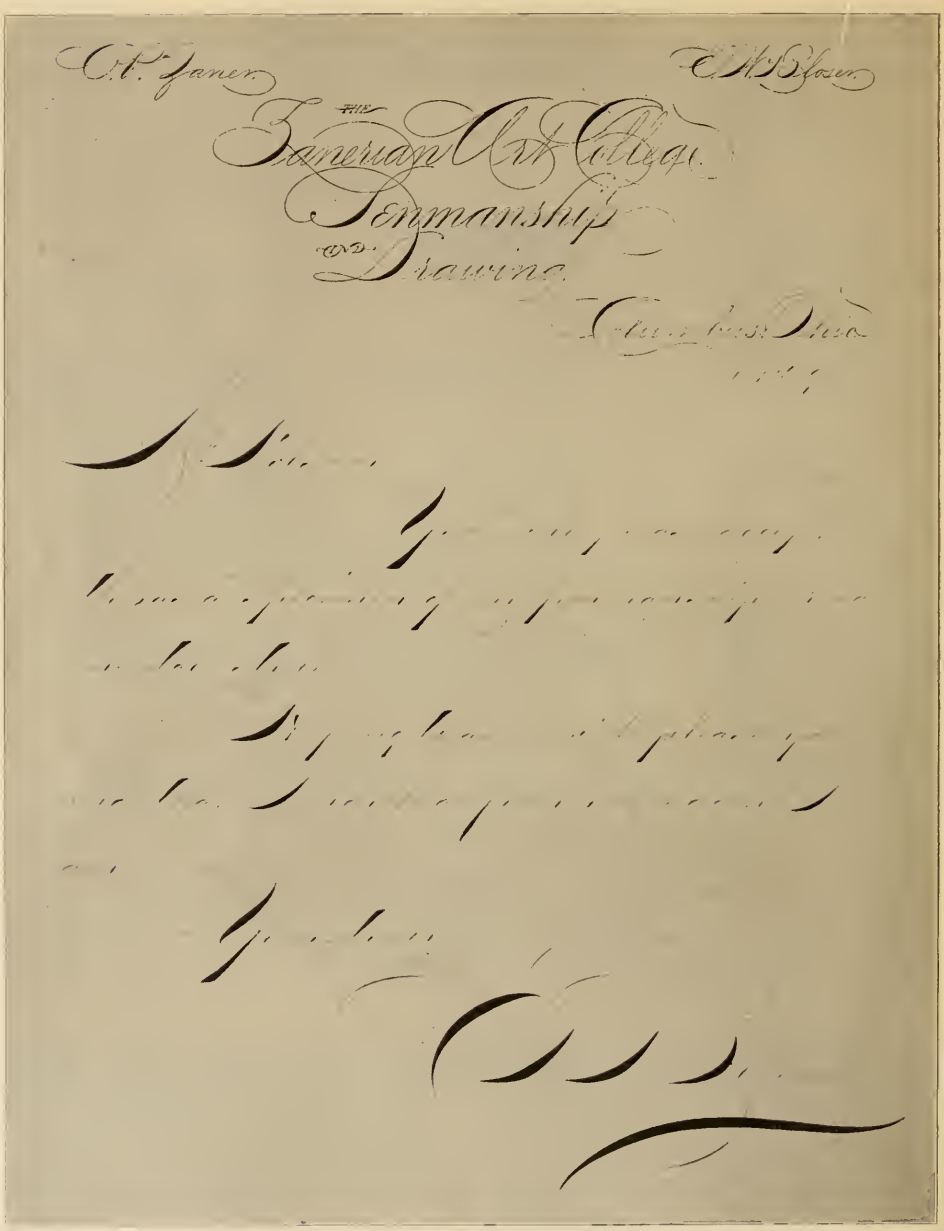
Ida can now put more time on dress.
Joe and Ira are tired and peeved.

The words give practice on new letters, both capital and small letters, that we have this month. Write them about as fast as you have been writing previous lessons. That is, about 100 letters a minute, but you may wish to write certain combinations much more slowly until you learn to make them.

Practice the sentences until you can swing across the page freely, getting all letters about the same height. Watch the ending stroke of the words.



Graceful, lively signatures by L. Madarasz, who probably wrote more high grade cards than any other penman. These are the kind of cards that take well. They were written very quickly, and are very attractive.



Above we present another fine specimen of ornamental penmanship, engraved from Mr. Falsom's scrap book. Mr. Bloser was surely in fine trim on August 14, 1885, when he wrote this specimen. Study the bold shades and the uniformity of small letters.

THE TRAVELING CARD WRITER

By N. C. BREWSTER

Mr. Healey has written of the itinerant writing teacher, and I am inclined to write of the traveling or curbstone card writer; his work and methods. The usual plan of these men on going to a town, was to secure a store window, hotel or store lobby, but more often a vacant store entrance or unused alcove in a central location. A daily rental was sometimes charged or a percentage of the receipts. Some merchants thought a writer such an attraction to the store that they would make no charge. Often permission to write on the street had to be obtained from the city Mayor or village President.

A table and chair would be secured, samples spread out and work begun. To get things started the penman would write a few free cards for the bystanders, to show how their names would look. A crowd would soon gather, and the apparent ease with which the writer would dash off ornamental capitals with glossy ink, was a great wonder. Orders would begin to come in; often more than could be written on the spot, and would be done in the evening. One cannot do his best work in public, with the people jostling about. Prices ran from 15 cents per dozen up, depending on conditions and were usually reduced on the last day of his stay.

Card writers have covered the entire country; many following it by the year; changing location with the seasons, to enable the work to be done out of doors. Among those I have met in the eastern U. S. were the following: B. H. Rose, A. E. Slocum, E. Loomis, C. E. Brumaghim, Carl Temple, Thos. J. Haggerty, Mr. Edmeston, J. C. Ryan, Jas. A. Congdon, C. A. Derby and J. C. Y. Corwall Several of these men are still living. Nearly all were men of skill and good qualities. Few of them did any teaching. Mr. Rose and Mr. Slocum depended mainly on house to house soliciting. Mr. Loomis did some teaching and was very expert in flourishing birds, etc. Mr. Ryan had no hands, but held the penholder between the stubs of his arms and did some remarkable work. Mr. Edmeston was in school work and only went out during vacations. Mr. Derby lived in Philadelphia where he did some teaching and engrossing and only traveled part of the year for his health. He had the most complete outfit I ever saw, comprising a folding table and chair, with a lamp for evening work. Mr. Cornwall was one of the best. He wrote winters in one of the big Chicago hotels, and had a summer home in Canada. He charged $2.00 for 50 of his best cards and made considerable money. He wrote well to an advanced age. Other writers whose names I do not recall; while more or less skilled were erratic. They wanted to see the country and found this a good way, and many of them spent in dissipation at night what they made during the day.

Some years ago when selling the shading pen in the south, I wrote a great many cards. At that time the beveled and gilt edged cards were much in vogue, and if a little colored or gold ink was put on, so much the better. Styles have greatly changed since then. While I have written thousands of cards at picnics, conventions and county fairs, to advertise the Business Colleges; only once did I write on the street. I would go to a fair the first day; get my stand in order, and letter a great many signs and price cards for the exhibitors who were fixing up their booths. A card stand at a fair cost from $1.00 per day up; the average being $10 for the week; while some of the State Fairs charged $50.00 for the concession. which included an admission ticket. At these prices but little could be made after figuring stock, railroad fare and hotel bills.

Card writers in public parks pay about 20 per cent. of their receipts for the privilege.

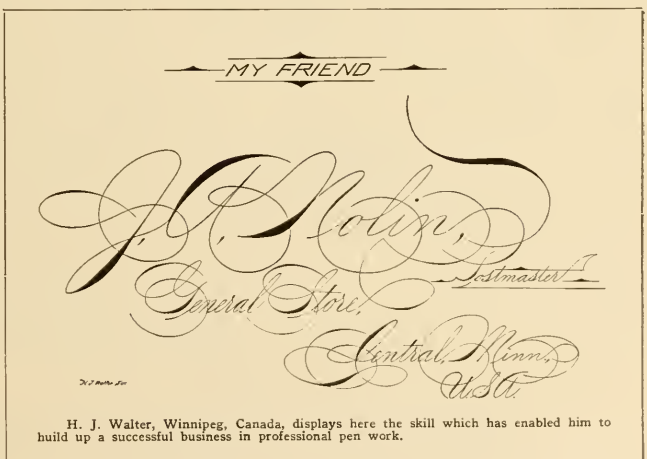
A card writer once came to my town and took $25.00 or $30.00 worth of orders in a day or two from house to house. I could not have gone out and taken that amount of orders in two weeks. They would say they did not need any cards just then, but when they did would call on me. He told them he would only be in town a few days, and now was their chance to get some fine cards, and thus landed the orders. Another example of a prophet in his own country This man's wife went with him; they stopped at the best hotels. where she made cases to contain the cards. Later, I saw him in another town and he had acquired a different wife.

Card writing is a special and difficult branch of pen art. Many otherwise good writers are unable to train their hands down to the small size necessary to write long names on cards. Some make very good capitals, but neglect the small letters. The secret is in a well balanced card, which takes much practice. To write cards day after day, with all kinds of names and combinations of initials, is tiresome work.

Writing teachers in public and private schools do more or less card writing and engrossing; while the professional engrossers in the large cities are called on to do all kinds of pen work, and are supposed to be expert in all lines. Some fill out lettering price cards and window signs, where the place is not large enough to supply pen work, and the signs can be made a very profitable addition. Some of the large city department stores keep a card writer in their stationery department. Wedding invitations are occasionally pen written, and the cost somewhat reduced by saving the engraving of the plate.

The future demand for written cards is uncertain. Many ladies have a card plate of their name, but some still prefer the written cards, and the hand work will probably long be popular with the young men and women

Many good young writers are coming up, but few can surpass the old writers who have mostly passed away. I knew a great many of them who wrote in the early 80's and later. A full roll of the expert penmen now would probably fall far short of those who flourished from 20 to 60 years ago, and were contemporary at any one period.



H. J. Walter, Winnipeg, Canada, displays here the skill which has enabled him to build up a successful business in professional pen work.

Los Angeles.
Nov 27, 1922

Zaner-Bloser Co.
Columbus, O.

Gentlemen:

I entered the penmanship class at Lincoln High School, Los Angeles, California in the month of September, nineteen twenty one in my sixteenth year.

After having studied one year under Mrs Bigham Coley, I am submitting enclosed specimens, hoping that you will think they are good enough to be published in your magazine.

I would greatly appreciate this, so would the Lincoln High School Study Body—

Thanking you very kindly, I am.

Yours truly,
Isami Koide

Mr. Koide won a first prize in each of the two penmanship contests held by The Business Educator last year. Is it any wonder, when he can do work like the above? His ornamental writing also is professional in character.

Department of
PUBLIC SCHOOL WRITING

Frank H. Arnold, Supervisor of Penmanship, Spokane, Wash.

JUDGING

"Judge not that ye be not judged." This is a quotation from the Bible, and it is one that the supervisor of writing should read quite often. If we read this quotation thoughtfully, and read also the scripture immediately following it, we may pause before we say harsh and unkind things about some other supervisor, or some other writing system besides the one we teach. Let me explain in the next paragraph just what I mean.

At different times during each school year I see children in some of our writing classes whose writing is far below the average writing of other children of their grade. Quite often, but not always by any means, I find by inquiry that the poor writer has just entered our schools. Possibly the child tells me that he has been going to school in Chicago, Detroit, or Kalamazoo. N ow, I must not take snap judgment in a case like this. Nine times out of ten I find when I investigate such a case that the child is an educational rambler. Possibly he was in the Detroit schools three months before he came to Spokane. Quite likely he had spent his last three years of school life in three or four different cities. Now, no school system, no writing system, nor no teacher can be held responsible for the poor writing of that child.

Then, again, I find a child at times in some of our classes who is a miserable failure as a writer. Possibly the child tells me that he has been attending the schools of some particular place for five years. Must I immediately conclude after he tells me this that the writing system and the writing supervisor of that city are failures? "Not by a jug full," dear friends. Some children do not learn to write well no matter what kind of a system they have had, or what kind of teachers have labored with them. No, no, you can't judge writing systems and teachers by a few isolated cases such as I have described.

If you receive into your school system many pupils each year from a certain city, you can form a pretty fair judgment of the work being done in writing in that city, but even then it would be wise to withhold serious criticisms until you have made a personal visit to that city. Supervisors should be fair and broadminded.

There is another unfair means of judging a writing system or the work of supervisor that I shall mention. It is a personal matter that I am now going to relate.

Not many months ago a traveling agent and propagandist visited a second grade class in our city. The children were just beginning pencil work. They had had very little training in seat writing, for we do practically all our writing exercises at the board in the first grade. This propagandist asked the teacher for her writing papers after she had watched the class for a little while. The teacher had no hesitancy in giving them to her. I found as time went on that this agent exhibited this writing as an example of the work we do in the second year. Of course this was unfair and reprehensible, but competition today leads to such methods.

Now, it is quite evident that children who do not use pencils the first year will not at once control them the second year just the way children do who write from the very beginning of their school life with pencils. Anyone can understand that. At the end of the second year, **not the beginning, mark you,** I am willing to compare papers with my propagandist friend. When I advocate board work exclusively for the first grade child I want my extremist friends of the forearm muscular movement sect to give me a few weeks time to teach what they have been trying to teach for one whole year—pencil holding, proper position at the seat, etc.

Next month I shall discuss this subject: Arm Movement in All Written Work. I shall give some attention in this article to the extremists on both sides of this question.

F. J. Duffy, the capable supervisor of penmanship in the Duluth, Minnesota, Public Schools, joined the ranks of the benedicts on the 25th day of July, **Miss Olive N. Evans** being the happy bride. The B. E. extends sincerest best wishes.

Mr. Duffy is one of the strong supervisors in this country. He is well educated, widely read and a deep student of everything pertaining to his work. He first attended the Zancrian College of Penmanship, Columbus, Ohio, in 1916, and has been back two or three times since for a short stay, including the summer of 1919. Miss Evans attended the Zanerian in 1917 and again in 1919. She formerly lived in Indiana, Pa. We know that Zanerians everywhere will wish this Zanerian couple abundant success and happiness.

A. M. Hinds, Supervisor of Penmanship in the public schools of Louisville, Ky., has secured a total of 2,900 certificates for his pupils this year. This speaks well for the leadership of Mr. Hinds, the co-operation of the Louisville teachers and the industry of the pupils in the Louisville schools. We do not recall that any other city has ever received a larger number of certificates. The Zaner Method is used in Louisville, of course.

Helen E. Cotton, Supervisor of Penmanship in the public schools of Schenectady, N. Y., writes us as follows:

"Have today tried the Victrola records which we received from you. I think they are very good indeed. One boy remarked after the lesson, 'If we had those records all the time, we could write.' The pupils thoroughly enjoyed the lesson and there seemed to be much freedom in the writing."

A. A. Arenius, Policy Engrosser for the Mass. Mutual Life Ins. Co., Springfield, Mass., writes a very skillful ornamental hand, as the above shows.

MENTAL MEANDERINGS

By CARL MARSHALL
Weichtpec, California

Boating Down the Klamath

Two jolly and busy years of sojourning on the Klamath with my Indian friends, and then came the time when I was to hie me to scenes of other adventure. I had long determined that when I did leave the old river for good I would take a chance, maybe several chances, by journeying down the fifty miles to the river's mouth by boat. Not many folk other than the Indians take this trip, and the part of the river that I was familiar with did not lend itself to such an adventure. Though the stream carries more water than the Sacramento, it falls some fifteen feet to the mile, has no banks other than long lines of tumbled boulders, and there are frequent sharp bends and foaming rapids that none but an Indian reared in the region would dare to negotiate.

It is six in the morning. The sun is just peeping over the shoulder of Burroughs Peak, and sending splotches of gold down among the firs on the south side of the river. Having arranged for the transfer of my heavier luggage across the mountains by stage, and made my goodbyes to the ranch folk, I fare forth afoot on the down river trail to cover the fifteen miles that will bring me to the point where I am to find my boat. It is a glorious June morning, the birds are doing their matins in full chorus, and there is not enough movement in the air to stir even the lacy drapery of the hemlocks. As the first day's jaunt is to take me but nine miles to the home of an Indian friend where I am to pass the night, I can lazy along, pausing as fancy inclines to turn my field-glass on such birds as flit into view, or list the wild flowers that are everywhere along the trail. (The end of the journey finds fifty-three species of these in my note-book.) Sometimes the trail climbs to the summits of high ridges where there are imposing views of the surrounding mountains, and anon it dives down into bosky gulches where never a sun-ray penetrates and where noisy streamlets, "dripping with coolness," come splashing down among the boulders. Then there are quieter little brooks that cut the trail in places, slipping out from banks of maidenhair or shield-fern, and losing themselves in patches of blue waterleaf or mimulus. In rare ecstatic mood, Joaquin Miller writes of one of these rills:

"It curved and bent like Indian bow,
Then like an arrow darted through;
Its waters ran so pure, so sweet,
It wound its way about your heart
As through the grasses at your feet."

Just at dinner-time (good old-fashioned midday dinner-time, I mean) I reach the comfortable little ranch of my friend, and am introduced to a repast including such dainties as potatoes and green peas, fresh strawberries with honest-to-goodness cream, broiled salmon, and hot biscuits with melting manzanita honey. Talk about Delmonico's!

After a due season of rest in the shade of my host's fig-trees, we scramble our way down the trail to the river, and I am paddled across the swift stream, climb to the summit of some rocks on the other side, and get some good Kodak snaps.

Early the next morning I am on the trail again for another glorious six-mile hike down to the Ryerson ranch, where lives the only white man on the whole course of the lower river. Mr. Ryerson has kindly invited me to be his guest and to accompany him on a trip to the mouth of the river in his motor boat, which he has been operating for some time. Another day of luxurious mountain hospitality, and at mid-forenoon our staunch little craft swings out into the stream and we are on our way down the tumultuous but beautiful river. Our destination is Requa, thirty-seven miles to the northwest, where the river pours into the sea.

Although there are many swift, and at certain seasons rather dangerous rapids, for some forty miles up the lower Klamath, the river is fairly navigable for light draft motor boats. Along this stretch the descent is not so great as it is farther up, and the river broadens out into frequent placid stretches, margined by strips of comparatively level land. Above this forty-mile strip, the Klamath throughout its whole course is mostly a wild and boulder-strewn gorge.

The lower Klamath takes a tortuous course, and it was seldom that we had more than a quarter-mile of clear water ahead. The boat was a substantial craft, twenty-five feet in length with a beam of six feet, and when loaded drawing twelve inches. She was equipped with a thirty-two horse-power Overland motor. Captain Jack, our stolid, silent, Indian pilot, who was born on the river some sixty years ago, knows every turn and cross-current and sunken rock in it as a housewife knows her kitchen. The owner, Mr. Ryerson, is at the wheel, and knows his engine as Jack knows his river. No need to be nervous as to the crew. Our cargo nicluded a thousand or so pounds of cherries on their way to the Coast market, and a dozen Indians big and little with their household dunnage, on their way to the salmon fishing for the cannery at the river's mouth, which will begin next week. I am given a comfortable seat of honor beside the skipper, where I have clear lookout and unobstructed range for my Kodak and field glass. All about us rise the glorious mountains, mostly forest covered, but many showing patches of prairie downs that are growing golden under the summer sun. Where the lofty spurs impinge on the river's course there are sheer cliffs of dark rock, thickly draped and festooned with masses of fern and numerous flowering shrubs and vines that recalled to me Orton's descriptions of the upper Amazon.

Suddenly, at a sharp turn of the river, a jagged wreckage of black boulders rise right ahead of us, with the water whipped into white foam among them. Our pilot seems to have gone to sleep, allowing his boat to go plunging right into the turmoil, but just before heart-failure threatens to supervene, the boat swerves gracefully off into deep water and one breathes normally again. Sometimes we go gliding into a place where the water boils up into swirling blilows all around us, but, aside from a little rocking of the craft, nothing happens. The turbulence is caused by great boulders in the bed of the swift stream but far enough below the surface to insure safety. Pretty soon one gets used to all this and slips comfortably into the conviction that this old Indian pilot knows just what he is about. From then on it is a joy-ride indeed. At a twelve-mile rate, or better, we go spinning around those sudden turns with never a thought of fear, and with nothing to do but take in the ever-changing scenic prospects, observe the doings of hoards of gulls, terns, cormorants, and other sea-birds, lured up stream by the presence of many defunct white-bellied lamprey eels, being returned to the sea after having fulfilled their function on the spawning grounds far up the river; or, by aid of the glass, getting a close-up of cozy little Indian homes with chocolate-hued kiddies gazing wonder-eyed at us from the shore, the door-yards gay with flowers (these Indians nearly all love flowers) and lush gardens and potato patches, wherever the big river has accorded a few level acres.

At the Indian village of Pekwan, at the mouth of Pekwan Creek, we stop to take aboard more Indians bound for the salmon fishing. The locality is famous for its white cedars, and a lumber crew is getting out logs which are rafted down the river and out to sea whence they are towed to port and shipped entire to Japan where, I was told, they are made into airplanes. The timber is bought from the Indians under Government regulations.

A few miles below Pekwan we stop briefly at Wahtek, the oldest and most important village of the Klamath tribe, to enable me to Kodak features of interest, including a "sweat-house," said to be the only one along the river that is still "open for business". In the old Indian life, the sweat-house was a sort of combination of church, school house and hospital. It is a dugout or cave roofed over wtih slabs, windowless, and with one door just large enough for

one to crawl through. In the middle of the dirt floor is a circle of stones for fire, the smoke escaping through the crevices of the slab roof. During the long winter evenings the young Indians are taught by the old men the various tribal legends and laws, and the forms and mysteries which pass with them for religion. When an Indian is sick, either physically or morally, and feels the need to purge his body or soul of its evils, a fire is built in the sweat-house and when the rocks are sufficiently heated masses of dried herbs are piled on them, over which water is poured, and the hot rocks do the rest. The ailing Indian, clad only in his birthday suit, goes into this medicated Turkish bath, closes the door behind him and remains for hours, when, hot and reeking, he rushes from his fireless cooker, and plunges bodily into the nearest cold stream. If he survives the ordeal, he is cured, and if he doesn't—well, he is cured anyhow. No woman is permitted to enter a sweat-house.

About a hundred souls dwell in Wahtek, all Indians, and there is a general trading-store conducted by a half blood Indian. There is nothing in the way of a church or school, if we except the sweat-house, and such scant seeds of religious truth as may have been scattered by an occasional traveling missionary appear not to have taken root. Yet these simple folk are for the most part industrious and law-abiding, and an earnest, virile man, with a heart filled with human and divine love—and a good motor boat—could do a lot for them.

Two more glorious hours of speeding down the smoothing and broadening river and we end our voyage at Requa, a smart little village on the Coast Highway, picturesquely perched on the over-hanging bluffs. Here, stages and autos are put across the river by means of an old-fashioned cable ferry, and there are a number of good dairy farms, a shingle mill and a fish cannery. Reluctantly I step from the right and tight little river-ship and say goodbye to my genial host Mr. Ryerson, and silent old Jack the dependable pilot. What a day of novelties and beauties and thrills it has beene! Shall I ever have such another? Quien sabe?

BACK NUMBERS OF THE BUSINESS EDUCATOR

We have on hand a limited number of sets of the BUSINESS EDUCATOR from June, 1922, to September, 1923, inclusive—ten numbers—that we offer at but one-half price as long as they last—50c for the Students' Edition and 75c for the Professional Edition, plus foreign 20c extra and Canada 10c extra for either edition.

Students of penmanship will find the lessons in penmanship in the ten journals alone worth many times the price asked.

Better order now to make sure of getting a set.

INTERSTATE H. S. TYPEWRITING CONTEST

G. C. Brink, typewriter instructor in the Argentine High School, Kansas City, Kansas, sends us a report of the Interstate High School Typewriting Contest, held at Kansas City, Missouri, on May 12. The team from Argentine High School won the trophy, a cup bearing the following inscription:

THE ZANERIAN CUP
Awarded by The Business Educator
Interstate Typewriting Contest
Won by Argentine High School
1923

This was the nineteenth straight victory for the students in Argentine High School. Miss Lucille Kelly won the Novice Contest with a net speed of 81 words per minute. The other members of the winning team were as follows: Nina Van Scyoc, Agnes Mollett, Charles Pitkin, Velma House, Margaret Erwin, Helen Scherer, and Ernest Bishop.

It was but a merited recognition of the results secured by Mr. Brink that he should be employed to teach "Methods in Beginning Typewriting" at the University of California, Berkeley, Calif., this summer.

The Interstate High School Typewriting Contest is to be held annually hereafter. Officers elected were Miss Wera G. Latham, District Manager, Central High School, Kansas City, Mo. Secretary-Treasurer, A. D. Hill, Hibbing, Minn., High School.

It is expected htat J. N. Kimball will be in charge of the contest next year.

Miss Ann Brewington, Supervisor for Commerce in the Idaho State Board for Vocational Education, recently conducted a survey of Commercial Occupations in Idaho, which is of interest to all commercial teachers. Her conclusions are, in part, as follows:

Upon the basis of these facts, the commercial courses in this state should prepare the pupils for the following types of work:

1. General clerical work consisting chiefly of common business practices, miscellaneous recording, some typewriting and machine operation such as calculating, bookkeping and duplicating machines.

2. Bookkeping in the sense of sectionalized work of a more or less clerical nature which has as the ultimate goal the various forms of accountancy and the development of ability to handle individual businesses. It was found that the actual responsibility for the books of firms was with older persons. As bookkeeping continues to break up into sectional work, graduates olf high school commercial departments will find more opportunity to take up this work. Their training, however, must keep pace with the changing office practices. This is one branch that must adjust itself or lose its effectiveness.

3. Stenography.

Hoffman's Milwaukee Business College, O. A. Hoffman, President, reports that their **"Earn** while you **Learn"** plan is resulting in continued growth.

The above is Mr. W. A. Bott's conception of himself on a busy day. He resides in Wichita, Kansas, where he is President of the American Business College. He also conducts an Art Studio in connection with the college and does a great deal of commercial art work, as well as engrossing, pen work, etc. In addition, he teaches Show Card Writing. We are pleased to announce that Mr. Botts has promised to furnish THE BUSINESS EDUCATOR some of his cartoons during the coming year.

Current Comment

WANTED: TEACHERS OF BUSINESS

There is nothing incongruous about a teacher of mathematics or literature or languages wearing a thread-bare coat. Culture makes no pretense to being profitable, and the finest type of mind is often little concerned with money matters.

But there is something incongruous about a teacher of business on a salary of $100.00 a month explaining to his students the principles which have enabled John D. Rockefeller and Henry Ford to amass fortunes.

Can those principles be taught? They can. Teaching cannot supply genius, but it can sharpen talent. Men all around us are succeeding because of what they have been taught, and as our knowledge of business increases, our teaching of business principles will become more effective. And if we wish to train our students to be what the world most needs, we will make them into good business men instead of mere clerks.

This should be an attractive field for business college men who are themselves successful in business. If business success is not entirely a matter of luck, it it depend on qualities which can be determined and developed, then business colleges should be able to train successful business men.

And it needs no argument to prove that the business college which can do this can double its rate of tuition and triple its attendance just as soon as it has demonstrated its ability.

Clarence G. Davis, for the past three years with the Scranton, Pa., Business College, began his work with the Union Institute, Cleveland, Ohio, on July 16. He will teach Accounting and allied subjects.

Jesse McGregor, who taught commercial subjects last year in Troy Business College, takes up his work with the Traverse City, Michigan, High School, September 3.

L. C. Steele, formerly with Morse Business College, Hartford, Conn., on August 1st went to Rider College, Trenton, N. J.

Gertrude E. Fuller, a teacher of the 7-B class in Twelfth Street School, Milwaukee, Wis., says that sixteen out of eighteen pupils in that class have been awarded Zaner Method Grammar Grade Certificates. This is typical of the good results being secured in the Milwaukee schools.

A. N. Symmes, formerly of the Columbus, Ohio, Business College, but lately with the Paris, Texas, Business College, is now connected with the Norfolk, Nebraska, Business College, of which R. F. Allison is proprietor. Mr. Symmes is an experienced commercial teacher, and is able to arouse unusual interest in his pupils and secure corresponding results. The B. E. extends best wishes to him in his new field of work.

MEET ME IN CHICAGO

The plans for the program of the meeting of The National Commercial Teachers' Federation are already in the making, and the officers are working hard to build a program that will measure up to the ideal of the president of the Federation—one with the minimum of set speeches and the maximum of discussion. Every effort is being made to secure the best talent obtainable to make speeches that will provoke discussion. It is particularly desired that the younger members of the profession attend and participate.

"Plan your work and work your plan," and make sure that your plans 26th annual convention of the National Commercial Teachers' Federation, for the year include attendance at the Sherman Hotel, Chicago, December 26-29, 1923.—J. Walter Ross, Chairman Shorthand Round Table, South Hills High School, Pittsburgh, Pa.

A CERTIFICATE RECORD

J. A. Buell, the well known and enthusiastic instructor in penmanship in the Minneapolis Business College is doing some wonderfully good work in the way of bringing the writing of his students up to the standard required for the Certificate of Proficiency issued by THE BUSINESS EDUCATOR. During the year 1922-23 153 of his students won certificates. His record for 1920-21 was 145. During the past fifteen years his lists total 1460. This speaks well for the work being done in the Minneapolis Business College, and we are wondering who can show a better certificate record.

Let us hope that during the year ahead Mr. Buell will excel his record for the past year to the extent that the past excelled the previous one.

Miss Alice Fledge, a member of 1919 class in the Zanerian Summer School, has been appointed Supervisor of Writing at Troy, Ohio.

When pupils in **Englewood Business College,** Chicago, are not doing as good work in penmanship as **John S. Griffith** the teacher thinks they should be doing, he mails a specimen of their writing to their homes with a form letter reading as follows: "The writing on the inclosed paper is below our standard. Will you kindly have your son spend more time in penmanship at home?" He says that this letter is mailed when they start slipping, and he finds it very helpful in keeping the work up to the desired standard.

The Detroit, Mich., News of May 27th contained a write-up of **Francis B. Courtney** and the work he is doing as an Examiner of Forged and Questioned Handwriting that occupied the better portion of a page.

While Mr. Courtney is one of the most famous persons today in executing skillful penmanship his fame as an Examiner of Forged and Questioned Handwriting is also widely known. In fact, he ranks today as one of the most successful examiners of questioned documents in this country.

AIM HIGH, BUT BE SURE TO AIM

You remember the motto on the cover of the BUSINESS EDUCATOR for March, "Don't wish and wait, help and hustle."

Here is the way Perry H. Johnston, President of the Chemical National Bank of Chicago, prepared himself for his job. The article from which this is taken first appeared in "Personal Efficiency Magazine," and was reproduced in "The Ink Pot," published by Englewood Business College, Chicago:

"I firmly made up my mind when I was only twelve years old that I would become a banker. It did not take much brains to realize even then, that if I hoped to become a successful banker the thing for me to do—the only thing for me to do—was to begin right away to fit myself for banking work.

"Long before I left school, I was steeped in banking literature and banking facts. I could recite from memory the fifty largest banks in America; I kept tab on how their deposits were shaping; I knew who was at the head of each—and of them. Julius Caesar had no vaster ambitions than I had! Nor was he more willing to battle to attain them.

"I had it all figured out just how I would proceed. For example I made up my mind that as soon as I had enough practical banking experience to qualify, I would become a National bank examiner so as to get thorough insight into how different banks were run, and thus learn the secrets of success and the causes of failures. I began. I read and reread and digested the best authorities of that day. I knew our own National Bank Act almost by heart. I also studied every other national bank law printed in the English language, thus familiarizing myself with how banking was conducted in other countries. In so doing I gained a knowledge of finance that is of incalculable value."

It isn't any wonder that Mr. Johnston got somewhere. He picked out a goal early and then worked for it through twenty or thirty years.

Very few of our readers will want to be bankers, but all of you want to succeed. If you will decide what you want to be, whether it is manufacturer, merchant, accountant, stenographer, salesman or whatever goal you wish to set, and then work toward it steadily for the next ten or twenty years, you will certainly go much farther than if you labor along blindly without a goal.

It is an easy matter and often an advantage to get along without many non-essentials, but to be teaching in a business college without the BUSINESS EDUCATOR, seems almost impossible.—Annie Henderson, Interstate Business College, Fargo, N. D.

PASSING OF E. M. HUNTSINGER

In the death of Mr. Huntsinger, which occurred at his late home in Valley View, Pa., on May 17, 1923, commercial education lost one of its strongest supporters and good penmanship one of its most enthusiastic advocates. His death was due to paralysis of the heart, with which he was stricken while talking with a neighbor and which took him almost instantly.

For many years Mr. Huntsinger conducted the Huntsinger Business College, Hartford, Conn., which institution was widely and favorably known. At one time he was honored with the presidency of the Eastern Commercial Teachers' Association.

After the death of his wife he sold his institution and spent much of his time in travel. During recent years he paid us many visits while going to and from the Pacific Coast. While in the office of the Zanerian College of Penmanship he always showed the greatest possible interest in penmanship, and never neglected an opportunity to encourage pupils to master the art. Many a pleasant hour was spent with him in looking over scrap books and specimens and in discussing matters pertaining to penmanship.

All who have ever had correspondence with him will remember his vigorous and well executed signature, which reached across a good portion of the page.

Now his cordial greeting and encouraging words will be missed by a large number of persons who were glad to claim him as a friend.

The following items were received from W. S. Risinger, Utica, N. Y., just as we were going to press:

Full name — Emanuel Maxmillian Huntsinger.

Born—Valley View, Schuylkill Co., Penna., Feb. 9, 1855.

Married—Camilla Affleck of Pottsville, Penna. (One child was born to Mr. and Mrs. Huntsinger, but died in infancy.)

Died—Mrs. Huntsinger passed away thirteen years ago. Mr. Huntsinger died on May 17, 1923, at his home in Valley View, caused by a stroke of apoplexy.

Church—He was a member of Christ Church of Hartford and had served as a vestryman.

School — His school in Hartford, Conn., was established on September 1, 1888, and was conducted very successfully.

Avocation—Skillful pen artist, an expert amateur Photographer, and an expert amaetur Horticulturist.

Buried — Charles Barber Cemetery, Pottsvillel, Penna.

The following are brief extracts from letters we received from some of his many friends:

"Mr. Huntsinger was a capable penman of the old school. He spent much of his spare time with me at my residence, enjoying greatly the fellowship of Mrs. Dorney and myself since his wife passed on, and usually once or twice a year took trips to the Pacific coast in the interests of photography, gathering the rarest views of the most beautiful and historic spots of the country. His penmanship and works of art will never be fully appreciated, excepting by the professional penmen and artists." — O. C. Dorney, Allentown, Pa.

"I was present at his funeral. I drove my car about sixty-five miles from Reading to his old home at Valley view. His life was very beautiful, but sad for the past ten years. He was a great man in the cause of education, not only in business school work, but for the past ten years devoted much time to the interests of the public schools." — L. C. McCann, McCann School, Reading, Pa.

"His last words so far as I know were, 'It is easy to work when you have a good boss.' This makes two of my dearest friends who have passed on to the other world within the last month. B. C. Kassell of Chicago, as you undoubtedly have been informed, died about a month ago." — F. W. Tamblyn, Kansas City, Mo.

THE REVIVAL OF REMINGTON NOTES

Stenographers and typists employed all the way from "Forty-second and Broadway" to Japan are smiling, for their old friend "Remington Notes" is with them again, after an absence of several years, and is to appear regularly.

This friendly little organ, distributed free to stenographers and typists all over the world by the Remington Typewriter Company, contains sketches of successful business women, the history of the writing machine, snappy paragraphs, and a story in blank verse with a moral.

B. J. Ferguson, formerly Principal of Junior High School, Beckley, W. Va., took charge June 11th of the **Summit City Business College, Bluefield, W. Va**, which he has just purchased.

DEATH OF ALMON F. GATES

The many friends and acquaintances of Almon F. Gates, Waterloo, Iowa, will be shocked to hear of his death which occurred August 1. He had returned just a few days before from the Chautauqua Lake, New York, meeting of the National Association of Accredited Commercial Schools. Mr. Gates was chairman of the arrangements committee for this meeting, and his splendid work in preparing the program was largely responsible for the success of the meeting.

Mr. Gates was born April 29, 1863, in Ionia County, Michigan. He attended the Northern Indiana Normal School at Valparaiso, and Upper Iowa University.

In 1888 Mr. Gates bought a commercial school in Waterloo, Iowa, from W. H. Burrett. In 1890 he and W. H. Brown bought the Waterlo Business College from J. Tobin, and consolidated the two schools.

In 1891 Mr. Gates returned to Upper Iowa University to take his master's degree. He returned in 1898 and bought the Waterloo Business College, which was incorporated in 1900 with Mr. Gates as president.

In the spring of 1923 Mr. Gates purchased the Courier Building and completely remodeled it to make one of the finest commercial schools in the West.

Mr. Gates was married in 1891 to Mary G. Becker, and their son Bruce Gates has been connected with his school for several years.

Mr. Gates was secretary of the first Iowa State Convention of the Progressive party. He was a member of the First M. E. Church of Waterloo, and served on the official board.

Mr. Gates was well known in commercial educational circles. In 1922 he was chairman of the Private School Section of the National Commercial Teachers' Federation. He was also prominent in the Association of Accredited Commercial Schools, and was especially interested in the movement to secure recognition by colleges and universities for the work done in business colleges.

Gates College will be continued, we understand, under the leadership of Mr. Bruce Gates.

The Ways and Means of Speech

By CARL MARSHALL

IV

Building a Vocabulary

From the cradle to the grave, a man's language progress consists in acquiring a vocabulary. Words are signals by which we receive and transmit thought. To be facile in speech we must, like a good telegrapher, be able both to "take" and to "send". There are two phases, or divisions of our vocabularies; first the words we understand, second the words we use. Most persons understand many more words than they use. It is one thing to know words, but quite a different thing to be able to use them with accurate judgment and literary effect. The one thing belongs to the domain of scholarship, the other to the realm of art. One of the broadest and profoundest scholars I have had the privilege to know, was signally futile both as a speaker and writer.

But whoever would attain to distinction in either field of word use must give himself devotedly to the study of words, and if he aspires to artistry in the use of language, he must do much more; that is a path that winds upward to the Elysian fields of the gods, and none may follow it far without the pinions of genius. But how may we best proceed in the acquirement and mastery of words as the tools of thought? Perhaps there is no answer to this question and there may be no "best" way, but there is one essential in the make-up of the student, and that is a living and tireless interest in the form, meaning, history and use of words.

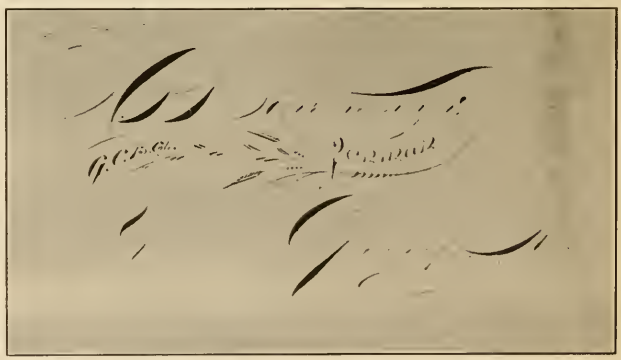
There are four things to know about any word: First, how to pronounce it; second, how to spell it; third, what it means; fourth, how to use it. The pronunciation and spelling of a word fix its identity, and without this identity, the thought-image of the word is blurred on the mental retina. We cannot visualize an uncertainty. It is this principle that has brought to grief all so-called "spelling reformers". The forms of words must be standardized as they reach the brain through the eye or ear, otherwise there is derangement in the signal-system, and consequent mental confusion. This is why languages are never revolutionized, and when changed at all, change slowly. The fundamental meanings of words are even more durable than their forms, though derivative words are often, through misapprehension or ignorance, turned away from their true meanings, as for instance, such words as **awful, utter, amateur, avocation,** and others common to the mouths and pens of slipshod speakers and writers. Most of the word-roots of English are from three to five thousand years old, and many perhaps older. It is this that makes the form and origin and history of words so important to those who would use them judiciously.

In accumulating a working vocabulary of effective words the student cannot do better than to follow the methods of the naturalist. The botanist, the entomologist, or the mineralogist always begins with a collection. He is not satisfied to read about a specimen; he wants it for his very own. Whoever would know words well should adopt the plan of Carl Schurtz, and carefully list and study all new words that fall in his way. The collector should frequently review the lists, giving himself practice in their accurate use. This course, coupled with consistent study and practice in phrasing, will do wonders in adding to one's language power. I mean by this, not only the power to express, but the power to understand and retain. Most people waste from forty to fifty per cent of their reading efficiency, through their lack of word comprehension. The mind, no more than the body, can be nourished by being fed on the indigestible.

Those who would study words with the view of improving their own powers of expression should also, in the course of their reading, make lists of such happy or effective uses of words as they may meet with, uses that are aside from the trite or commonplace. During the last two generations the world has seen such a broadcasting of clever and classic literature that thousands of originally new and vivid expressions have been worn threadbare by the hosts of mediocre writers that have copied them. Modern writers of the first rank have complained bitterly of the difficulty of finding good descriptive expressions that have not been thus overworked. Some, and especially our younger generation of magazine writers, have tried to reach the goal of novelty by such a grotesque and bizzarre wrenching of words from their accepted meanings and uses as to render their work little less than rubbish. Many people whose taste has not been vitiated by this modern literary jazz are, in increasing numbers, turning away from the magazines and "best sellers", to find mental refreshment by revisiting such fountains of literary purity and sanity as are afforded by the works of Thackery, George Eliot, Ruskin, Kipling, Irving, Hawthorne, or Mark Twain.

But, though certain forms of expression and figures of speech have been worn to shabbiness, the English language itself is yet far from exhaustion, and anyone with a sufficient knowledge of it and who has something to say, may still write vividly without resorting to the guttersnipe jargon of slang or to the crazy devices of the literary cubists.

The purpose of these present studies in language, however, is not to aid those who seek literary distinction, but to serve in some part as a help to those who would read understandingly and write intelligibly rather than artistically. For these, it is only necessary to cultivate the "dictionary habit" and acquire a sense of word values by constant language observation. In my opinion this is worth infinitely more than the mastery of all the grammar books that have ever been written. There must be much practice, of course, in both the receptive and the expressive phases of language. One should read much and write much, and do both carefully. It is a fortunate thing if you can regularly correspond with those who have both the wit and the intelligence to make their letters worth while, and then try to make your own letters equally worth while. To be adequate in language, one must keep in practice; there is no escape from this. In language, as in so many other things in life, the Scriptural promises hold good: "To him who hath shall be given, and to him who hath not, shall he taken away even that which he hath".



The above reproduction shows how attractively Mr. Behrensmeyer signs his name to specimens. It was written some years ago and shows a masterful command of the pen.

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Lecturer on Accounting American University, Washington, D. C.
Accounting Offices in Washington and Chicago

In presenting to the readers of The Business Educator this series of articles upon the fundamental principles of accountancy, and the application of these principles to the solution of business problems, it is the aim of the author to give to the teacher and others who have a working knowledge of bookkeeping a discussion of the more troublesome features of accountancy. Each month a different topic will be discussed in a somewhat non-technical manner. Each discussion will be illustrated by examples consisting of problems taken from the C. P. A. examinations of the several states. In order to save time and space, and to avoid confusing the mind of the reader by unrelated and unnecessary detail, the problems have been greatly simplified and changed to bring out clearly the principles which are involved. The author is convinced that if the student thoroughly understands the fundamental principles of a problem, as presented in a simple manner, it will not be difficult for him to apply the same principles to the solution of a problem involving the same principles, however intricate and lengthy that problem may be.

It may not be out of place to discuss, in this connection, the present status, requriements for, and opportunities offered by the business or profession of public accountancy. There are few subjects upon which the public seems to be so greatly misinformed as it is concerning accountancy.

It is the laudable ambition of every teacher of bookkeeping and of every bookkeeper and office-man to prepare for, and secure the C. P. A. certificate. They are stimulated in this desire by the stories of large fees and salaries received by prominent, nationally advertised, accountants. The alluring advertisements of many correspondence schools of accountancy, many of which are mere book-selling schemes designed to extract money out of the pockets of the credulous, give an entirely erroneous impression regarding the necessary preparation for accountancy, and the financial returns which come to accountants. The public accounting business—it can hardly be called a profession—is about like every other business in the rewards it gives for the effort and capital expended. To build up a successful accounting business requires about the same amount of time, effort, and personal qualities which are demanded in every other line of endeavor. The man who believes that the right to use the letters "C. P. A." after his name in his advertising and on his office door will, like a magic wand, bring him a rushing business and large profits, is sadly mistaken. In truth, competition is as keen in the accounting business as it is in the practice of law or the selling of insurance. On the other hand, accountancy is no worse than any other business, and it offers to the man who is properly prepared, and who is willing to work hard, a very attractive field of endeavor. It can not be emphasized too strongly, however, that thorough preparation is absolutely essential. In accountancy, as in no other field, there is very little for the man who is merely trying to "get by". In no other business are there so many incompetent persons seeking to get something for nothing. The various state boards of accountancy are frequently accused of having a desire to shut out the qualified man in order to maintain a monopoly for their personal benefit. While it is probably true that in accountancy, as in every other human activity, there may be men who pervert a public office to selfish ends, it can be fairly said that the boards have generally erred in being too liberal rather than in being too strict. The writer recently had occasion to attend the examination given by one of the state boards and made it his task to ascertain the preparation of the men who were taking the examination. It was found that out of a total of more than one hundred and seventy men taking the examination, some for the third or fourth time, less than a dozen had actually made an honest effort to properly train for the practice of accountancy as a serious profession. Many had taken cram courses with the sole view to passing the examination. A large number admitted that they had never had any real training or experience in the subject, or, that their experience consisted largely of routine bookkeeping work, and frankly stated that they believed that if they took the examination often enough, they would finally be lucky enough to "get through". And many such individuals have been favored by luck or persistence. Such men are, generally, disappointed when they do receive the coveted certificate. The Chicago office of the writer recently advertised for a certified man to supervise an engagement which required quick attention. Replies were received from more certified men than he suspected were living in the entire state. Not one of the many applicants any longer hoped for a twenty - five - thousand - dollars - a-year salary, and many were willing to begin at about two hundred dollars a month. The most remarkable thing about these applications, however, was the fact that none of the men whose training was investigated were found to have a really sound knowledge of business administration and accounting practice.

But there is another side to this picture. There certainly is a growing demand for the services of men who are thoroughly trained in accountancy and business administration, and who can analyze business problems in a scientific way. Such men have unlimited possibilities for success. But such training can not be secured by reading a few magazine articles, nor by studying any "get-wise-quick" correspondence or cram course a few hours a day for a few months. It can be secured only by those who possess a fair amount of native common sense, a good personality, and by careful and painstaking study. It must not be inferred that correspondence courses are entirely without value, but those which are offered by concerns which make the most glowing promises are worth least. The extension courses offered by the state universities of Wisconsin, Oklahoma, and other states are offered at a nominal cost, and should prove of inestimable value to those who are properly prepared to pursue them.

Accountancy does not depend for its utility upon its possibilities as a professional pursuit. It is not only a most fascinating study in itself, but no business can be successfully conducted which is not controlled by a scientific and adequate system of business records and statistics.

The federal and state income tax laws demand accurate accounting methods so that the government may be able to determine how much is due from each citizen and others enjoying the many blessings afforded by this great republic. Unless proper records are kept the taxpayer may be forced to pay more than is justly due; on the other hand, only a traitor will seek, by means of dishonest accounts, to defraud the government out of his share of the taxes, and the study of accountancy is, thus, a patriotic duty as well as a highly profitable pursuit.

To properly pursue the study of accountancy, the student should have a thorough understanding of the principles of double entry bookkeeping, as taught in the many excellent private business schools and commercial departments of the public high schools. An understanding of the principles of economics and business law is greatly to be desired. Those who expect to enter public accountancy as a business or profession should have at least a thorough high school education, and spend three or four years in a university school of commerce and three or four years as an apprentice in the office of a certified public accountant having an established general practice.

In accordance with the policy of the editors of the Business Educator to make this magazine of the greatest possible help to its readers, the editor of this department will always be glad to answer and discuss any practical accounting problems which any reader may wish to submit.

Glendale, Calif., June 1, 1923

I am very enthusiastic over the Zaner Method System of Penmanship. Have had excellent results with it and am very much gratified at the number of certificates we are to receive this year.

Vesta Bigelow, 441 Myrtle St.

A RECITATION PLAN

For Business College or High School Students of Penmanship

W. B. Simpson, Phoenix Union High School, Phoenix, Ariz.

In order to arouse competition and to develop a knowledge of penmanship by analysis and comparison, the following plan may be used:

Divide each class into sections of about ten students in each section. Students of about equal skill are grouped.

Each student prepares daily a certain number of lines of practice work from Zaner's Manual 144; about one page of work is satisfactory. On this prepared sheet the student places his registration number, or a number assigned, the date, the hour, or period, and the section number.

At the end of the period, these papers are collected in sectional budgets, and carried to the class following. Out of this class, judges are at first appointed to criticize the incoming papers. The judges are given charts to use. The judges are carefully instructed to do their work accurately. The judges are instructed to select the best copy of the budget. This is done by elimination, taking out the poorest by groups first. The judge now endorses the best copy by writing his name with red ink. The student submitting the best copy serves as judge for some section of the class preceding his class.

Judges check errors by number and also are required to write over copies, using red ink. The student serving as judge is urged to show better writing than the copy being criticized. If unable to do this, he is instructed to touch only weak points in the copy. This results in his selection on alternate days only.

Judges' names are posted daily. Five successive postings of one name results in Class A standing. Inter-class contests of Class A students may establish Class AA.

After several Class A students are selected, a new section may be made up of Class A's only. This will sharpen rivalry again. When corrected papers are returned to a class, the paper marked by a name written in red ink is handed to its owner, together with the budget to be corrected. All students are reminded to note their errors and spend about ten or fifteen minutes trying to fix them in mind by practice. Their corrected papers are filed and on Monday following one week of practice the errors on these papers are entered on a chart. Class A students are appointed to do this.

Students are appointed to collect and record the lines of practice matter done each day. The individual total, class total, and class average is found. Class comparison is made.

A chart of progress may be used. Each section or block designates a certain number of lines of practice work done, or it may show credit of one-half block filled in with red crayon to indicate selection as judge. If, for example, four sheets or eight pages of practice work makes up one block, one-half of this amount could be credited when a student's copy is selected as the best or judge's copy; a copy selected as second best could be credited with one-fourth, or one sheet on a block; a copy selected as third best could be credited with one-eighth or one page on a block. Not less than four sheets or equivalent credit is posted. Regular credits may be posted with blue crayon or some other color to distinguish it from selection of judge shown. This chart kept by the teacher checks against the individual record sheets kept by the student.

Class A students are asked to chart certain sections on position. This is done secretly. The most graceful student in posture and movement is pointed out. Class A's are also asked to examine budgets of papers occasionally, thus checking up on judges as to selecting the best copy and grading.

Comments

1. This plan calls for inter-class classification, which is practicable.

2. This relieves the teacher of some of the burden of grading papers daily. In some cases it may provide a way for them to be graded.

3. This sets a task, based on the idea of "how well done"—"not how much done."

4. This gives the teacher a check on each students, thus doing away with the need of term examinations.

5. Being selected as a judge is some reward to the student. Also, the teacher is given a chance to offer small prizes for Class A standing; for serving as judge; for extra effort as shown in record of practice. (Zaner & Bloser may help us in this some day.)

6. This demands of the student a knowledge of correct form, which is primary. Business College and High School teachers are yet primary teachers of writing in many schools.

7. The fact that names are concealed avoids prejudice in judging. It also seems to stimulate interest.

8. This encourages a teacher to follow a graded copy. It cuts out scattered effort by the student as a consequence.

9. This encourages the backward student. It provides a way for him to get good class standing by putting his superior in Class A, which retires him from Class competition temporarily.

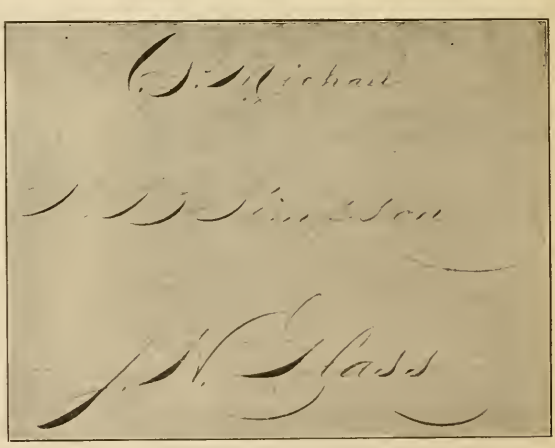
10. It is found that few mistakes are made by judges. It takes regular effort and superior skill to attain Class A. The more skill attained by students the keener the rivalry.

11. Students should be given the last few minutes of the period to prepare the "judge's sheet".

12. Teachers should closely supervise the judging. Forms for records and charts for grading should be prepared.

13. Any teacher interested in this method may address C. L. Michael or J. H. Glass, care Phoenix High School, for further information. These gentlemen permit me to mention them as having aided and abetted this plan from the beginning.

C. R. McCann, one of the McCann Brothers who own business colleges at Mahanoy City, Pa., and Reading, Pa., writes us that they have just bought the Hazelton Business College, formerly owned by M. D. Gmeiner, and that this school will now be known as **McCann School, Bon Ton Building, Hazleton, Pa.** We wish the McCann Brothers continued success in their enlarged field.



These signatures show Messrs. Michael, Simpson and Glass to be expert penmen, and the article on this page proves that they are skillful teachers as well.

A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

PART III

IN THE SERVICE OF UNCLE SAM

"Report in Washington for instructions at once," read the cipher message delivered at night, by a trusted messenger from the Dupont office at Wilmington, to Anthony Gerard, in the service of Uncle Sam. That night Mike Sweeney departed this life, never to return, and Anthony Gerard reported to the chief of the United States Secret Service at Washington twenty-four hours later.

"You are headed for Hopewell, just over the Virginia line," said the chief, "But how it ever got that name, the Lord knows, for from reports it is nearer Hope—something else that ends in "ell," than Hopewell. Some of our men who have been there, say that Dodge City and Hell's Hinges hadn't anything on it. It is a boom town that has sprung up around the great Dupont Explosive Works. The Duponts have got seventeen thousand men in jail over there, for their city is practically a jail fenced in, with five hundred special police of their own, but their coming started a real estate boom in Hopewell three or four miles off, and the off-scourings of all creation have gathered there. A lot of the help in the Dupont Works have to sleep and take their meals outside; they have got a sort of a camp there, much like the one they have at Carney's Point, and those fellows get into Hopewell with its hundred saloons and dance halls and dives. We know that not only Kaiser Bill's Secret Service men, but also the I. W. W. and Italian Anarchists and Blackhand men are there in large force, and we are going to send you in to see what you will see."

"Yes, one of those fellows told me about Hopewell when I was down at Wilmington and suggested that I go up there."

"Well, we are going to send you there, but for reasons of state, you won't go this time as a loud-mouthed Irish agitator, who wants to blow up the House of Parliament and shoot King George and the Prince of Wales. We are afraid they will be on to you and we are going to send you there this time as a full-blooded Dago, but I guess you will have to have a little make-up for that part, and I want you to go over to the National Theatre and see Mr. Ferguson, fine old actor, seventy-five years old and a past master in the art of make-up. Come right along now. I have an appointment with Mr. Ferguson."

And so it came to pass that forty-eight hours later in the fall of 1915, Anthony Gerard reached the town of Hopewell just over the Delaware line in Virginia. But you wouldn't have known him for the Anthony Gerard of New York or the Mike Sweeney of Wilmington. A rather swarthy Italian lad, wearing an alpine hat with a bit of feather in the band, a rather shabby, short, velveteen coat and trousers, striped shirt, gaudy but none too clean, turned down collar, red necktie, trousers belted and in the belt the empty sheath of a stiletto. The hair was plastered down low on the forehead and above the ears and oiled till it lay greasy and flat on the skull. That was the young man who left the train at Hopewell, and the first sound that greeted his ears was the sharp crack-crack-crack of revolver shots, where a Greek gambling house keper was settling a dispute with a Polish saloon man, in the approved style of Hopewell, where the coroner in a single day investigated five murders.

It was Giovanni Arnaldo who, after the excitement of the shooting had died down and the Greek gambling house man had received the worst of the argument, went to a cheap frame building, which had painted in big black letters across its front, HOTEL ITALIA; and asked for a place to sleep after he had eaten a large platter of macaroni with tomatoes, and Italian bread with garlic, washed down with a big glass of the red wine so popular with Italian laboring men. Giovanni had been directed to apply to this hotel and there in the evening, much as had happened at Carney's Point, a rough looking customer in a red shirt, corduroy trousers and knee boots asked for Giovanni Arnaldo, gave him the pass-word and introduced himself as one of the confidential men of the Duponts with instructions how to make application for a position in the great Dupont Works, under the name, Giovanni Arnaldo.

Giovanni, following instructions, went to the employment department of the Dupont-Nemours Company and got a job. The same man who had met him at the Italian hotel, but looking very different, attended to this matter and Giovanni, or John Arnold as his name read on the payroll, was given a job somewhat similar to that held by Mike Sweeney at Carney's Point. That is, he was a general messenger sent here and there and everywhere with unimportant messages. Of course, the head man at the main office knew who he was and he was not hurried, so he had ample opportunity to pry into every nook and corner of the great industrial city the Duponts had built up.

Up to the year 1914, not more than 5% of the entire product of this company was used for war purposes, but then it was all war and just out of the city limits, they had 17,000 men employed, and outside the stockade a thousand or two men were quartered in temporary barracks, and it was there that Giovanni Arnaldo had a bunk and pursued his investigations just as he had at Carney's Point. There were few Germans at Hopewell. It had come to be a settlement of all kinds and while German money was there, he soon decided that it was more I. W. W. and Anarchists from Italy, France, Poland and Russia that were doing dangerous work at Hopewell.

Indeed, the 475 trained policemen made it extremely dangerous to attempt anything inside the well guarded Hopewell works of the Duponts. But at the barracks there was any quantity of rabid talk by men who hated law of any kind, men who had plotted with the Paterson gang the murder of King Humbert of Italy, and Queen Margarita of Austria and President Carnot of France, all that murder gang had started from Paterson and their descendants were here at Hopewell, plotting mischief.

Young Giovanni didn't say much, he drank little of the Italian wine, enough to be sociable with the crowd, but he listened more than he talked, and when one day he was invited to contribute to the cause of "Freedom to the down-trodden" and when he didn't do it, promptly received a letter signed 'The Camorra' with the ominous black-hand stamped on the letter, he promptly coughed up the contribution that had been asked of him and became a member in good standing of the Sons of Liberty, as the order was called. "Sons of Liberty" was good, "Sons of License" would have been better, "Sons of the Devil" would have been still more appropriate, for there wasn't anything those sons had not contemplated and were only prevented from carrying out by the tireless vigilance of the Duponts and the sudden snatching out of the community here and there of a man who could not understand how the United States Secret Service got the idea that his room was better than his company in the free and easy city of Hopewell where life was a very uncertain quantity, for the revolver, the stiletto, the razor and the black-jack were used freely in settling disputes of the most trifling nature in the drinking dens, the gambling houses and worse places of that lively town.

It was rather an uneventful life, though one of great interest that Giovanni Arnaldo followed through the months of October and November. There was plenty of excitement at night in the lawless town of Hopewell, and a good deal of useful information was sent in daily reports to Senora Corinne Arnaldo at a street address in Washington. These letters were really delivered to the Secret Service Bureau, and two or three times the sudden departure of a dangerous worker in Hopewell was preceded a few days by a cipher dispatch about green peas and corn and beans, which meant that his removal was desirable.

A Hot Time in the Old Town

John Arnold frequented the gambling houses, the dance houses, the bar-

rooms and even the sub-cellar meetings of the Sons of Liberty. It was in the gambling house of Paul Kelly on B. Street, a western suburb of the town, that he found himself on a December evening, when a north-west gale over the Virginia hills was making the windows of the loosely constructed building rattle like castanets and the building itself fairly shake with the force of the wind. This gambling house of Paul Kelly's was a sort of gathering place of the flotsam and jetsam of the underworld, which had made Hopewell headquarters. There were a good many loud-mouthed critics of the United States Government, I. W. W. men, Anarchists and the like and that night, in slouched a long-jointed Texan, just up from the South.

Over the roulette table layout, among the decorations, gaudy and garish was a small American flag and it cuaght the eye of a chalky faced fellow, with the mark of prison indelibly stamped. He had served a short term for too much talk about the United States Government and that bit of flag was like a red rag to a bull. The flag was in easy reach; he snatched it down and said, "To H— with that dirty rag, I spit upon it and trample it," and he did.

Then the long-jointed Texan, who was sitting on one of the chairs against the wall, unfolded himself and stretched out like a jack-knife, reached out his long arm, caught the ex-convict by the throat, threw him down on the floor and said, "You dirty little rat, I reckon I'll just about tramp the ornery life out of you!"

And then the trouble commenced. A half dozen men piled on the Texan, who handled himself most gallantly. A knife flashed in the lamp light, a black-jack reached for the Texan, and then there came the report of a gun, and the great hanging lamp over the roulette table smashed into pieces and the burning oil came streaming down on the cloth covered table. Somebody opened the door in the rush to get out and a sweep of wind threw the blaze up to the roof and in a moment the interior of Paul Kelly's was a roaring furnace which swept through the roof, and sent a shower of sparks and embers on to the neighboring roofs. It was a wild night that followed. The fire department of Hopewell didn't amount to anything. It was a sort of a squirt-gun affair with hand grenades as a principal protection from fire, as effective as a heavy dew would have been in the roaring furnace swept by the gale. When the sun came up, red, through the cloud of smoke next morning, Hopewell was a thing of the past save here and there a scattered corrugated iron buildings which the flames had passed over.

The Coming of Law and Order

The great fire at Hopewell had attracted a crowd of newspaper men, and these newspaper men gave the doings of that wide-open town such publicity that the Governor of Virginia took a hand in the matter, and as the new town grew up there was quite a different state of affairs. A police force preserved something lik e order. Many new houses, some of them quite pretentious, were built for officers of the Dupont works and others interested in business, and while there were still too many saloons and a good many ladies of rather doubtful virtue, still the young Italian messenger boy, John Arnold, went on sending his daily reports and occasionally cipher messages under cover of night from a telegraph office through the one man in the great Dupont works who knew his real mission in Hopewell, where much of the plotting against the United States War Munitions Department was planned and carried out.

During the evenings the young Italian who understood whatever he heard in not only that language but the language of Germany, Poland, Russia, Spain and France, mingled unobstrusviely in the public dance halls, saloons and gambling houses. He didn't drink much, just a glass of beer or of wine occasionally. He played a little at the roulette wheel or the faro bank and he danced with ladies, some of whom would not have been admitted to the best of society, for it was from these ladies that he got considerable information. They liked him, for he was not a bad looking young fellow, had a pleasant way of talking, and treated a woman as if she were a lady, no matter if she did kick a little too high and talk the language of the gutter herself. So it went along until in late June Charlotte Duprez, a dark and swarthy girl from Hanava, who could dance like a bacchante and swear like a pirate of the Carribeans, said to him, "Johnny, amigo, there will be a hot time in old New York on the night of the Fourth."

"How's that, Charlotta?" said John Arnold.

"Do you not know? Are you not of the Sons of Liberty? They will show New York some fire-works for the Fourth, on the Island of Black Tom."

That was all she said, but John Arnold knew that Charlotta was intimate with Wagner, the German banker, who, he suspected, handed out the cash to finance doing at Hopewell. So that night a cipher message went to the Secret Service at New York, saying, "Watch Black Tom's Island and

Flourish and signature by C. E. Lowder, penman and teacher in the Bismark Business College, Bismark, N. Dak. As is readily seen, Mr. Lowder is one of the fine penmen of today. He is a former student of Zanerian College of Penmanship, Columbus, Ohio, and a good supporter of The Business Educator. Many subscriptions have been received from him. His signature was not written for engraving, but we could not resist the temptation to clip it from his letter and reproduce it.

freight coming there. Something planned for Fourth of July celebration."

A swarm of police and Secret Service men descended on the island as the result of this cipher message, and if there had been any plan to set off fire-works it was nipped in the bud, for the Fourth passed as quietly as ever all over greater New York and the adjacent Jersey cities.

The coming of the Bremen, giant German submarine, which had crossed the Atlantic under water with a load of dye stuffs, called the attention of the Secret Service men away from Black Tom's Island where everything was calmly serene and at Dupont City in Virginia, freight cars were loaded with high explosives and shrapnell; gun-cotton and T. N. T. were taken on board and the cars locked and vestibuled together and the deadly freight sent over the Lehigh and its branches to Black Tom's Island jutting out into New York harbor just south of Communipaw in New Jersey. Not far away the Statue of Liberty of Bartholdi towered high in air and the guns of Fort William on Governor's Island frowned upon the narrows where the great ocean liners swept up from Fire Island to anchor at their docks at Hoboken.

Fire Works

Apparently the information about fire works in New York, July 4th, was greatly exaggerated. If any attempt had been seriously intended, it had been thwarted by the prompt action of the secret service and police force which swarmed about the Lehigh station and the storage warehouses at Black Tom's Island and Jersey City. Lieutenant Wescott wrote Anthony Gerard, alias John Arnold, to come to New York, for things were pretty well straightened out at Hopewell and the lieutenant said, "We are going to use you here a while. The Germans have sent over two great submarines and one of them, "The Bremen," is here now. We want some investigation among German speaking sailors and sympathizers and I think you are the man."

So it happened that John Arnold departed the life of Hopewell as Mike Sweney had departed the life of Carney's Point, but the night before he went Charlotta Duprez again said to him, "Johnny, amigo, there will yet be fire works at the island of Black Tom, you betcha my life on that."

And the night before he left, July 28th, he sent another cipher dispatch, "Watch Black Tom," but for unaccountable reasons nothing was done more than to have the ordinary force of watchmen on duty. It was one o'clock in the morning of July 30th, 1916, when somebody noticed a red glow on the extreme point of Black Tom's Island as it jutted out into the harbor.

"Somebody burning rubbish over there," said Captain Burke of the fire-boat New York. It was only a dull glow of fire but at 2 A. M. there came an explosion that made everybody not in bed, and a lot of people are not in bed in New York at 2 A. M., sit up

DIPLOMAS

For Business Colleges and Public Schools

Catalog and Samples Free.

We specialize in Made-to-order Diplomas

Resolutions Engrossed
Diplomas Neatly Filled
Art Calendars and Advertising Novelties,
Attractive Lines

Best Quality—Reliable Service

Engrossers HOWARD & BROWN Printers

ROCKLAND, MAINE

A COLLEGE EDUCATION AT HOME

You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.

ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.

More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for information.

THE PEOPLES COLLEGE
Kansas City, Missouri

R·B·I

Training for Commercial Teaching

College and normal school graduates eligible to teach in high schools and public schools who take summer training courses in the Rochester Business Institute come in contact with a real business atmosphere.

High School graduates who study the subject matter of the commercial texts with us and take our summer training in methods with us, find themselves well equipped for commercial teaching in private business schools. We recommend and place graduates. Send for our bulletin. Address principal,

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

ALBERT Teachers' Agency

25 E. Jackson Blvd., Chicago

38TH YEAR

Teachers of *Shorthand, Bookkeeping, Accounting, Salesmanship* wanted for positions in best schools. Vacancies now coming in. Send for booklet "Teaching as a Business." *Other Offices:*—

437 Fifth Ave., New York Symes Building, Denver Peyton Building, Spokane

POSITIONS FOR TEACHERS—BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Secretary,

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

We Need More Well Qualified Commercial Teachers

The demand on us for commercial department heads and instructors is increasing daily. Each mail brings requests for recommendations for attractive vacancies in the commercial departments of high schools, normal schools, colleges and private schools. These positions come from all parts of the United States. Enroll with us now and get a chance at the best positions offered.

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

Get a Better Position!

SPECIALISTS EDUCATIONAL BUREAU A BUREAU FOR SPECIALISTS ODEON BLDG. ST. LOUIS, MO.

Add 10% to 50% to your income. We tell you of the finest openings and help you get the place you want. Salaries up to $3,000, or more. Hundreds of schools in all parts of the country write directly to us for teachers. More than half of the state universiteis have selected our candidates. Confidential service. No obligation to accept any place. Write for details—NOW.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

Going Into Business

By M. N. BUNKER
President, The Peoples College, Kansas City, Mo.

CHAPTER I

Who will be giving you orders when you are fifty? Who will be telling you what to do? Who will be able to give you the "yellow slip"? This is your question—today. It is a vital question—your question, to be answered by you alone. Where will you be when you are fifty—working for the other fellow, or having him work for you?

These are questions to be answered now. Not tomorrow. But now! All around you are two classes of men and women—those who answered one way or the other a quarter of a century ago. That man down on the corner whose name is over the drug store answered one way, and the clerk who fills your prescription answered the other. One is ranked as a business man, and the other is the employee. The one says what the other shall do—and that other does it.

As young men they both faced the same question that you are facing today as you are getting ready to go out into the actual business world. They had their lives to live, just as you have yours, and in another quarter of a century you will belong to one of these two classes of men—the man who signs the check, or the man who takes it—who may be given his "time" any day—who is told, rather than tells.

You must decide now which of the two ways you will follow; putting it off means only that you will end up by being the salaried man, for the man who pays the salary must be a man who can decide; who sets his teeth hard, and says, "This one thing I do" and keeps saying it—and doing it.

You must already possess or be willing to build certain phases of your character if you are to make a success of a business of your own. You must be willing to pay a price which will never need be paid if you prefer to work for others. But if you work for others there will still be a price to be paid. Some of it will be the sacrifice of a part of the reward of the man who owns his business, and some of it will be in other ways.

However, to personalize the price that must be paid, and the reward that the salaried man gets, and the one that is the result of working for yourself, let us go back and consider for a little time John Smith, the druggist, and Tom Brown, his employee.

When they were young fellows Smith and Brown made their decision, possibly unconsciously, but just as certainly as you will make yours. Smith thought down in his heart that when he got settled he wanted his wife to have a convenient house; he wanted his children to be well dressed, to have good educations, and be given the best opportunities. He wanted to be "his own boss" even if he did have to work harder, and take some chances. He was willing to take the risk because he wanted all of these rewards so earnestly that they just had to be. He went into business. Brown was not quite so sure of whether it was worth while—he wasn't quite sure that it wouldn't be better to draw down a monthly salary than to start a business of his own. Anyway, he doubtless figured, he could make that start after a while, and so today Smith hires Brown, and probably will until they both get too old to work. There is one great difference, though, not only in their present relations but in considering the time when they will decide to quit active work. Smith has prepared for the time when he can still have an income because he owns the business, while Brown will need to keep working as long as he can in order that his savings will not be affected.

One man decided when your age that he wanted to be safe; the other was willing to take a risk in order to have a chance at a better home, and position for his family.

This question of risk is very important to you, just now, in making your own decision. It is something that must be considered very carefully, as you determine what this business world you are entering shall give you in return for what you have in physical health, moral courage, and mental training.

There is no royal road to business success, any more than a royal road to learning. The man who succeeds must pay the price—a price in responsibliities that far outweigh those of the men who draw the weekly or monthly salary.

The man who goes into business must provide the cash to pay those who work for him, he must devise ways and means of developing his business, he must finance, and carry his business through the storms of competition, or periods when business is depressed, and the time when excessive and unexpected costs take all of the profit and create a loss. He takes a risk of failing, of bankruptcy, of losing his investment, and having to start all over again on a salary for someone else. He has a thousand cares and responsibilities that are missed entirely by his employees, and as a reward he reaps not only a possible financial return, but also misses some of the draw-backs of the employee. In the first place there is a distinction between the man who is ranked as a business man, and the one who is hired by the year, or by the month, or the week. There is an unconscious feeling in the hearts and minds of those around him that he "can be fired" while the man who is in business for himself can never be fired. He may fail, but he can't be fired. The business man is looked up to, not because people necessarily like him, but because the human mind pays tribute to the man who tries to build for himself. Such a man is consulted about public improvements, In the smaller towns he serves on committees, and takes an active part in the life of the town, even though he be only a beginner. All of this is true of the business man, while his clerk—the employee, rarely gets such recognition, and is not called upon for decisive action.

The employee, however, does have some privileges and advantages over the man who has his own business. In the first place the employee has nothing to hold him to a position where he does not like the surroundings. He can give a thirty day notice, or may even leave without warning, go where he wishes, and have no financial ties. If he is fairly competent he will get employment, providing he does not exercise his right to move too frequently, and get the reputation of being a tramp or wanderer. He does not have to bear the strain of responsibility for the success of the business; need not worry about competition; and rarely has to work late at night. He does not need to carry the business with him, to think of it and plan for it in the midnight hours when others are sleping. The man on a salary has none of these burdens that put gray hairs on the head of many a man who is in business for himself.

You will, if you look around you, see that there are many failures in business; that many men go into voluntary or involuntary bankruptcy, with a total loss of all they have invested, but for every bankrupt there is another man who is making a success in a business of his own. Both the man who failed, and the one who succeeded, decided to go into business—to belong to the class that sign the pay checks, but the one was prepared, the other unprepared. One of them was a man who should have decided to work for another or have first developed those personal qualities, and secured the business preparation, that are so essential in making a successful fight to organize and develop a business. The successful man possessed the foundation, and kept building, all the while paying the price for his success.

As a successful man he is getting his reward. He is financially far ahead of where he would have been as an employee. His family is reaping the rewards of his earlier efforts; he has established a business and has put something of his life and ideas into lasting form, but it has cost him far more effort than he would have had to expend as a salaried man. He has had his risks—weeks when he could not see the way to meet his bills; times when he had to borrow every dollar that he could. There have been times when he had to do without a cold drink on a hot day because the nickel or the dime was needed in the business. He has paid the price by doing without, many

times, what he would have considered ordinary comforts or necessities if he had been drawing a salary. But now, as a successful man, he is able to afford what he wants; he can buy the best, and that liberally. He is getting his reward for the risks, while the salaried man has his savings—nothing more. When he is dead and gone his friends will speak well of him, but he has made no lasting print in the business world. He has followed after, subject to the will of the man who risked.

You must answer your own question—What of the future? Are you going to plan now for a business of your own? Are you looking forward to the time when you will sign the pay checks—when business men will meet you as another business man?

A story is told of Charles M. Schwab during the days when he was beginning as an employee of Andrew Carnegie. One day the latter thought that young Schwab seemed down-hearted, and he asked him, "Charlie, what's wrong? Are you sick, or do you want your pay raised?" Quick as a shot the answer came back, "No sir, it isn't my pay. I want to be your partner. That's what I'm working for." You know the outcome for Schwab, and you may count on getting just as satisfactory results for yourself, if you decide that you want to strike out for yourself. It is not going to be an easy road, there are going to be long, hard pulls up steep grades, and times when you will find bitter lessons to be learned, but if you find that you want to qualify for the race, as these qualifications are outlined in the following chapters, you can be sure of one result—FINAL SUCCESS.

IN THE SERVICE OF UNCLE SAM

(Continued from page 27)

and take notice. Ten minutes later, all New York, Jersey City, Hoboken, Weehawken, Union Hill and Brooklyn was sitting up and taking notice or getting out of bed and into the cellar to escape the rain of flying missiles that fairly filled the heavens. Shrapnel soared a thousand feet in air and burst with loud reports, sending a rain of golden sparks like those of a rocket, only those sparks were bits of steel which did not run off your umbrella like rain drops when they came down. For more than two hours the terrific bombardment continued from fire million dollars worth of high explosives. Dynamite, gunpowder, T. N. T., guncotton, continued to go off with thunderous reports that were heard in six different states. Philadelphia, ninety miles away, got it plainly; Baltimore, further on, heard the roll of distant thunder for two solid hours. All up through the Connecticut Valley as far as Springfield, everybody was asking where the earthquake was. Forty thousand tons of sugar sweetened the waters of the sea around Black Tom's Island, twenty thousand bales of tobacco gave a nice smoke after the sweetening, thirteen great warehouses of brick and stone were crumbled into ruins, eighty-five loaded freight cars were blown to flinders and four great barges, loaded with explosives of all kinds, ready to be towed down the next morning to the ocean-going steamers of the Allies, were let loose and floated down the harbor, bombarding Governor's Island and Fort William, Ellis Island where the immigrants thought they were getting a warm welcome from the land of liberty and peppering the tall goddess herself, as she raised her torch, more than a hundred feet in air on Bedloe's Island.

Some Queer Incidents

There were some queer things happened that night. An inspector of the Lehigh completely vanished from the place where he stood, leaving just some scraps of leather of his shoes; the man was blown to nothingness.

Handsome Harry Doherty, as the girls called him, was a policeman over in Jersey City, noted for his neat dress and fine personal appearance. He was walking on one of the piers opposite Black Tom's Island, doing night duty, when the fireworks went off. The pier flew up from under him, turned Harry upside down and shot him head first into the river. When he came out all the clothes he had on was the waistband of his police trousers and the shirt-tail; everything else was gone.

Over in Hoboken, John Pavleski and Mary Walewski, both from Poland, were married that evening, and after the dance with liquid refreshments which lasted till past midnight, the bridal party with friends sat down to a supper in a large upper room of a restaurant. When the explosion came, the soup was distributed all over the rom, the table with the dishes turned the other side up, most of the chairs went out through the windows taking the windows with them, and waiters and the wedding guests went away from there, but John and Mary sat calmly on, in their wedding clothes, each in the chair they had taken and neither of them turned a hair. They said, "One must expect little jars in married life."

Over on Union Hill an old lady who had been very deaf for years, went to bed at the usual time, but the continued bang-bang-bang of high explosives on the island only a short distance away finally waked the old lady up just as her servant girl in her nightie came tearing into the room to tell her that the world was coming to an end. The old lady said, "Norah, I believe my hearing is improving. I heard you knock and I haven't heard you knock before for years."

Up in Tarrytown, old Johnny Rockefeller hopped out of bed nimbly and called up the New York Tribune to know where the earthquake was. Over on Governor's Island a young fellow at the switchboard in headquarters, got a shower of inquiries from every woman and most of the men on the island to know what was the matter. He said to each one calmly, "Oh, nothing at all, madam, just a few explosives they are letting off on Black Tom's Island, that's all," while at the same time bullets from shrapnel were chipping the bricks just outside and occasionally one shattered a square of glass in the window. Down on Ellis Island the immmigrants saw an amazing thing: Out of the lurid heavens, lit up by the glare of the continued explosions and the fire on the island, there came raining down a great shower of fleece-lined trench overcoats, hundreds of them, right out of the sky. They really didn't need them in July but doubtless they would come in handy next winter. They were probably stored in one of the warehouses and the explosion hurled them a thousant feet in air, the bundles burst and they landed on Ellis Island.

It was a lively night, as Charlotta Duprez had said: There were some fireworks on the island of Black Tom, "you betcha-my-life".

Of course, the newspapers and everybody else said it was the Germans that did it. It was the opinion of Anthony Gerard that some kind of infernal machine had been smuggled into a car at Hopewell or somewhere along the line betwen that point and Black Tom's Island, where the Lehigh left the cars, but if there was an infernal machine it was probably "up among the little stars sailing round the moon." At any rate, it was never shown that Germans, Anarchists, I. W. W. or anybody else touched off the fuse that give New York the finest display of fireworks and the most expensive it had ever seen. More than a million dollars worth of plate glass windows were shattered in the down-town section of the city. It was fortunate that the explosion took place at 2 A. M. instead of 2 P. M. It it had been at the latter hour the loss of life would have been frightful. Many people thought that British destroyers were attacking the German submarine Bremen, just outside the three-mile limit, but no fleet would ever have made the racket that was kicked up that night around New York Bay.

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.

Engravers
Designers
Illustrators

Columbus, Ohio

A splendid study in simple engrossing by **Norman Tower** of the Barnes Commercial School, Denver, Colorado. Many customers desire very simple work, and it should be mastered before attempting more elaborate designs.

Take a sheet of paper 10x16 inches and fold it in the center the short way. Work on the first and third pages only. Rule margin lines about 1½ to 2 inches from the edge of the paper. On a piece of scrap paper letter carefully one line the size and length of the finished work. From this you can tell exactly how much typewritten matter (usually the copy you receive from a customer is typewritten) it will take to make a line of lettering and the total number of lines. When you discover the number of lines, allowing for headings and signatures, you can divide up your space for that number of lines and fix your margins so that it will occupy the desired number of pages. Be careful to get a nice solid appearance on the page—not too crowded nor too scattered.

First determine the important things to be emphasized. The name of the deceased and the party or concern giving the resolution should stand out most conspicuously. Other subheadings help to make the pages more attractive. Avoid too many or your work will look broken and uninviting.

The headings are usually lettered larger than the body and are shaded or ornamented as desired. See how many different ways you can treat headings and still keep them in harmony with the body. Copy headings from various engrossers.

E. A. Lupfer.

A FINE FLOURISH

All who appreciate fine bird flourishing will be pleased to have the opportunity of securing the latest recreation from the pen of that well known penman and artist, **A. W. Dakin.** This new design is flourished on blue paper i nblack, white and gold ink, and is an unusually effective piece of work. We prized so highly the one we received that we immediately had it framed, and it now hangs on our walls where it is greatly admired. Mr. Dakin's advertisement appears alsewhere in our columns.

Anabel Read Scott, principal of Encanto School, Encanto, California, one of the students in our Correspondence Course, writes as follows: "The criticisms on the sheet returned to me from lesson one, I found to be very helpful and already my class is improving in writing."

COURSES BY MAIL
Normal, High School, Business, Law, Engineering and College Courses leading to the regular College and Post Graduate degrees thoroughly taught by mail. Now is the time to enroll. For special rates address
CARNEGIE COLLEGE, Rogers, Ohio.

FOR SALE
Excellent small college. Step in at once and make money. Unusual bargain. Write OWNER, Business College, Vancouver, Wash.

"HOW TO SELL"
The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors; "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Simple copy free.
HOW TO SELL
Department B. E., 22 W. Monroe St., Chicago, Illinois

HIGGINS'
ETERNAL INK-ENGROSSING INK
WRITES EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens.
THE ENGROSSING INK is for special writing, engrossing, etc.
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, ebemicals and fire.
At Dealers Generally
CHAS. M. HIGGINS & CO., MFR.
271 NINTH ST. BROOKLYN, N. Y.

A PROFITABLE VOCATION
Learn to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00
PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.,—a complete instructor for the Marking and Shading Pen, prepaid, One Dollar.

Trade Mark Catalogue free.
THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. B. PONTIAC, MICH., U. S. A.

Schools and School Men

T. B. Cain, who recently purchased the West Virginia Business College, Clarksburg, West Virginia, favored us with a copy of his school paper called "Evidence". **A. E. Lawrence** is teacher in Bookkeeping and Accounting in this school and was one of our friends when he was taking his course in Bliss Business College, Columbus. Mr. Cain reports an unusually large attendance for the summer school and splendid prospects for the coming year.

S. M. Funk, Hagerstown, Md., is sending out a very creditable school journal setting forth the advantages offered in commercial subjects by the Columbia College, of which he is president and proprietor. He has made it attractive with numerous specimens of penmanship, penmanship headings, etc. Mr. Funk is a skillful penman and is an all-round commercial teacher and commercial college man, and is deserving of the success he is achieving.

W. H. Martindill is now teaching penmanship and commercial branches in Metropolitan Business College, 37 S. Wabash Ave., Chicago.

A. W. Cooper, formerly of Mt. Vernon, Washington, is now assistant manager and teacher of bookkeeping in the Capital Business College, Salem, Oregon, W. I. Staley, President.

Professional Penmen

D. A. O'Connell, Penman, LeSueur, Minn. Signatures a specialty. Samples 20c.

H. J. WALTER, Penman
Studio No. 2, 313 Fort St., Winnipeg, Canada
ENGROSSING and Penwork of every description. Illuminated Addresses, Diplomas and Certificates filled, Script for Business Colleges and Commercial Advertising.
Business Penmanship by Correspondence Course. Written Visiting Cards, 3 doz, $1.00. YOUR NAME in choice Illuminated Script, $1.00.
I am confident I can please you.

EDWARD C. MILLS, SCRIPT SPECIALIST
Drawer 982, Rochester, N. Y.
The finest script for engraving purposes, suitable for Bookkeeping Illustrations, etc.
Mills' Perfection Pen No. 1, a pen for fine business writing, 1 gross by mail, $.25. Mills Business Writer No. 3, the best for strong business writing, 1 gross by mail, $1.25.
Students of Penmanship and Penmanship Supervisors should attend the Mills Summer School of Penmanship at the Rochester Business Institute during the month of July. Information upon request.

AN ORNAMENTAL STYLE. My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUB, Expert Penman, 2051 N. Lake Ave., Pasadena, Cal.**

Carving and Gouging on Cards
Three beautiful specimens for 25c, postpaid.
J. L. HENSKEY
280½ South Fourth St. Columbus, Ohio

A REAL GLOSS INK
Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.
O. L. MUSSELMAN & CO.
QUINCY, ILL.

F. E. PERSONS Penmanship Specialist 400 Forest Ave., BUFFALO, N. Y.
For thirty years one of the most dashing and beautiful writers in the country. Circulars, return envelopes, etc., 4c. Abridged price list free.

Cards Neatly Written
Ornamental .....25c a dozen
Script .....35c a dozen
Send 30c for sample of both styles. All communications cheerfully answered.
OLIVER P. MARKEN
1816 Buchanan St. Topeka, Kans.

LEARN ENGROSSING
in your spare time at home.
Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.
P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg.. SCRANTON, PA.

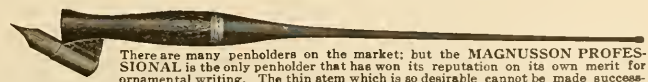
THE BLUE BIRD
A new design, flourished on blue paper 9x15 inches, in black, white and gold ink. Gotten up especially for those who wish to collect the world's best in high class, ornate penmanship. Price $1.50 each or two for $2.50. A beautiful set of Italian Capitals free with an order for two specimens. **Give one to a friend.** E. W. Bloser says: "It is one of the most effective specimens of flourishing I have ever seen". Circular letter free. **A. W. DAKIN, 604 W. Colvin St., Syracuse, N. Y.**

RIGHT NOW! is the time to get one of my 4-inch holders. Without question it is the handiest, strongest and best oblique holder made. Prices quoted on request.
R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

Free! Free! Free!

If you order one of the Madarasz Books on ornamental penmanship which contains 32 pages of the very finest specimens of penmanship ever offered for sale, I will give you your choice of one of four 32 page books FREE. Plain and Ornamental Lettering, Engravers Script, 95 Lessons in Madarasz Engrossing Script, Seventy Lessons in Business Writing.
Price, 15 two-cent stamps.
Money refunded if you are not satisfied.
C. W. JONES, 224 Main St., Brockton, Mass.

MEUB'S PROFESSIONAL OBLIQUE PENHOLDERS
Are Handmade, beautifully inlaid with the finest woods, and best of all, are properly adjusted to make clear-cut shades. $1.25 postpaid to you. Your money back if not satisfied.—A. P. MEUB, 2051 N. Lake Ave., Pasadena, Calif.



There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" band turned holders are adjusted specially for penmanship. 8 inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.
A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

WANTED

Teacher of Commercial subjects. Address Boyd Commercial School, St. Petersburg, Florida.

FOR SALE

Business College, completely equipped, excellently located. California Bug got owner. $4,000 to $5,000 yearly to good man. Bargain, demands immediate action. Write for particulars. Address, Marquette Business College, Marquette, Michigan.

Teachers Wanted
Penmanship or Commercial, Fine Salaries.
NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.
Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

FOR SALE

Advertising plan for Business College. Fifty different Ads. with one-column electros. Cost $122. First $40 takes it. Address, James O. Stephenson, 868 King Place, Chicago.

FOR SALE. An engrossing and illuminating business in a large eastern city, paying $3,000 to $4,000 a year. Establishd over thirty years. Address ENGROSSING BUSINESS, Business Educator, Columbus, Ohio.

HAVE YOU SEEN
COMMERCIAL EDUCATION
(Formerly the Stenographer & Phonographic World)
A monthly journal covering all departments of Commercial Education
Strong departments for teachers of commercial subjects, shorthand, penmanship, accountancy, and business administration; students; stenographers; bookkeepers; general office clerks; private secretaries; public accountants; court and general reporters; and office executives.
Special features in every issue.
THE ONLY MAGAZINE OF ITS KIND PUBLISHED
Single copy 15c; Subscription $1.50 a year
Send for Sample Copy
COMMERCIAL EDUCATION
44 N. 4th St. Philadelphia, Pa.

ROUNDHAND for BEGINNERS

Copy and Instructions by
E. A. LUPFER, Zanerian College of Penmanship
Columbus, Ohio

The three capital letters in this lesson are quite generally considered a little more difficult than most of the letters given in the preceding lessons. In order to make this lesson well, be sure that you have good material such as pens, ink and paper, and that your holder has been adjusted especially for roundhand.

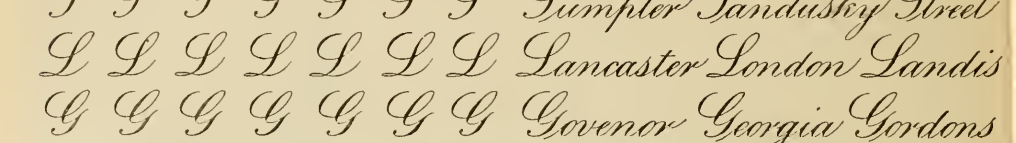
The letter **S** is made with one stroke without raising the pen. Before attempting to practice on the letter, look at the copy carefully. Analyze it and be sure that you understand definitely the form of the letter. The beginning oval is not quite horizontal. It slants up at a slight angle. Study the compound curve in the downward stroke. Notice the dot is up off the base line. There is a lot of grace in this letter when properly made. Be sure that you get the beginning oval shaped correctly.

The letter **L** is the same as the **S** with the exception of the loop and finish at the base line. Notice the delicate little shade at the top of the lower loop. This is put on last. The shade on the beginning oval is also retouched and built up in real fine, careful work.

The beginning oval and loop of the **G** are about the same as on the **S** and **L**. Notice the direction of the beginning oval. Notice also the slant and slight curve of the shade in the loop. A common tendency is to curve the shade in the loop too much. Get a snappy, graceful compound curve resting on the base line.

Keep on practicing and studying roundhand, for when you become skillful you can readily sell your work at high prices.

One word in the plate is misspelled. See why in October issue.



THE TYPEWRITER FIFTY YEARS OLD

The practical typewriter was born in Ilion, Herkimer County, New York, September 12th, 1873, and Herkimer County is going to celebrate the semi-centennial of the event this fall. In this connection the Herkimer County Historical Society has prepared for distribution "The Story of the Typewriter," a 142 page book, attractively printed and bound and profusely illustrated.

The great things in business and social life that may be properly credited to the writing machine are taken up in chronological order in the book. The story is one full of early struggles, disappointments, strong faith and final triumph. The following is a brief summary of the "high spots" in the typewriter's history:

The practical typewriter was invented by Christopher Latham Sholes, a printer by trade, born in Columbia County, Pa., in 1819. The first model was completed in 1867. It was a crude piece of apparatus, but it wrote rapidly and accurately.

The typewriter and the telephone appeared at about the same time, and both were first brought prominently to the attention of the people at the Philadelphia Centennial Exposition in 1876. Neither was then recognized as one of the two most important exhibits of the exposition.

The writing machine was achieved through a process of evolution. Henry Mill, an English engineer, received a patent from Queen Anne for such a machine in 1714, and between that time and the appearance of the first practical model, a number of inventors had labored upon the idea.

Sholes' experience as a printer and publisher had convinced him that there was great need for a machine that would do the work being performed by the pen. Increasing business had come to involve so much handwriting that men were termed "slaves of the pen."

Remington No. 1

The name "Type Writer" was selected by Sholes, and by this name the machine has become universally known. Sholes had strong faith in its mechanical success, but suffered spells of apprehension as to its commercial progress.

The soundness of Sholes' creative work is shown by the fact that the principles fundamental in the first model still survive. The "Universal" arrangement of the keyboard, hanging the type bars so that the type strikes the paper at a common printing point and the mechanism for the return of the carriage were all in the original machine.

The first machine printed capitals only, and it was not until 1878 that a model that printed both capitals and small letters was introduced. It worked with a shift key and was called the Model 2 Remington. The automatic ribbon reverse appeared in 1896, the first decimal tabulator in 1898, and later the adding and subtracting machine and the portable model.

Without the typewriter modern business methods are inconceivable. It not only types the correspondence of the world, but it is used for every phase of accounting, statistical and form work. In the portable form it has gone into the home, school, and to the remote parts of the world with the traveler.

Opening of the doors of business to women is perhaps the greatest triumph of the writing machine. It resulted in such a stimulation of business that sufficient men were not available to perform clerical work and women had to be used.

Christopher Latham Sholes will be the heroic figure when Herkimer County celebrates in September, and a suitable memorial in Ilion will be dedicated to his memory. The National Shorthand Reporters' Association has also arranged to erect a monument to mark his grave in Forest Home Cemetery, Milwaukee.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Accuracy Plus, by C. E. Birch. Published by Ellis Publishing Co., Battle Creek, Mich.

This is a text for advanced typewriting students either in business colleges or second or third year high school commercial courses.

It provides a variety of short, pithy, inspiring exercises, carefully graded, thus relieving the teacher of the constant search for suitable practice matter.

Part One contains fifty short exercises which are to be practiced according to the unique rotation plan which is one of the features of this new text.

Part Two consists of longer selections, including several from addresses printed in The Congressional Record, inspiring chapters from Dr. Marden, two of Kimball's best contest articles, and a number of other fine bits of practice material.

Basic Principles of Gregg Shorthand, by John Robert Gregg. Bound in cloth, 240 pages. Published by Gregg Publishing Company, New York City.

This book contains an exposition of Gregg Shorthand and the principles on which it is based. There is interwoven in the book much history of the art of shorthand. Writers of many systems are quoted in support of the principles which Mr. Gregg advocates. The book is confessedly written to convince the reader, if he is not already convinced, that Gregg Shorthand is scientific in structure and founded on principles which make for speed and legibility. Not all readers will agree with Mr. Gregg's conclusion, but every student of shorthand will find much of interest in the book, and those who, either because they are convinced or because they have no prejudice, can overlook the controversial elements, will be delighted with the fund of information regarding the development of shorthand writing.

Rapid Arithmetic, by T. O'Conor Sloane, Ph.D., LL.D. Published by D. Van Nostrand Company, New York. Cloth cover, 190 pages.

This volume treats of quick and special methods in arithmetical calculation together with a collection of puzzles and curiosities of numbers.

The multiplication table can be made to give the most curious relations between its constituent figures and quantities, and of these only a part are given here, for one can play a regular game of solitare with the multiplication table.

Retail Buying, by Clifton C. Field, formerly with Marshall Field Company, Chicago, Published by Harper Brothers, New York. Cloth cover, 220 pages.

This volume on retail buying provides a simple and readable explanation of what is best to do in buying principles and practice. The author has built around his own experience as a buyer, and as a student and teacher of buying, and he has drawn upon the experience and investigations of successful merchandisers in every line of retailing. The book covers the subject briefly and concisely, and yet completely.

Applied Business Finance, by Edmund E. Lincoln, M.A., Ph.D. Published by A. W. Shaw Company, Chicago. Cloth cover. 722 pages.

In this book the author outlines the principles of financing which actually arise from day to day in the operation of the average business concern. The entire book is devoted to those problems of financing which they will meet with in the average business concern incorporated or unincorporated, as well as to those principles common to all concerns whether large or small. The problems of financing are specifically regarded from the point of view of business administration, and not as a separate end in themselves. Hence they are studied in their relations of the problems of construction, purchase, production, distribution, and consumption of goods.

The author has very definitely linked up the financial problems of business with the changes in the business cycle and presents critical study of the lessons which may be learned from the past five years. The long-time outcome of various financial policies is constantly kept before the readers.

Bookkeeping and Business Management, by F. W. Risque. Published by U. P. C. Book Company, New York. Cloth cover. 189 pages.

A complete guide to modern practice written so any one may understand it, and with seventy forms filled in to show how actual entries are made, tells how to select a set of books to fit any business, and explains how to open them, make all necessary entries and close them.

The reasons why are given in all cases. Good for individuals, partnerships or corporations. Gives special attention to financial statements for creditors, trade acceptations, mercantile agency work, stock and purchase records, cost and price books, want books, etc.

"How to Advertise a Business College," by Harry M. Basford. Published by National Advertising Service Company, 1424 Lawrence Street, Denver, Colorado.

This book contains the articles contributed by Mr. Basford to the BUSINESS EDUCATOR last year, revised and arranged especially for this book. Mr. Basford is well known as an authority on business college advertising, and he has done some of his best work in writing this series of articles. Every man responsible for advertising a business college should have a copy.

Modern Sales Management, by J George Frederick. Published by D. Appleton & Company, New York. Cloth cover. 393 pages.

This volume is so written that it will be of practical everyday help to the sales manager, manufacturer, business executives, advertising men, and others who believe that the sales problem is the most important one in their business, and who are interested in the working out of novel and merchandise ideas.

The volume starts with a very careful study of the requirements which the man needs in order to make a successful sales manager, and then treats every division of the wide scope of knowledge a sales manager needs to have.

Business Fundamentals, by Roger W. Babson. Published by the B. C. Forbes Publishing Company, New York. Cloth cover, 258 pages.

This book is the result of a twenty year investigation of one hundred years of business. The plans and methods presented for averting loss and increasing profits in business investments have been tried and found practicable by thousands of executives and investors.

In all of his experience, Roger W. Babson has found that there are only a few laws that are really fundamental. With these in mind, a man can approach any industrial or commercial problem—the administration of almost any business or the solution of almost any financial difficulty.

These fundamentals apply to every one at some stage of his career. Every man who succeeds employs them whether he knows it or not, and it is safe to say that you will "get there quicker" if you know "where you are going."

This book acquaints you with these laws and points the way to following them successfully.

20th Century Bookkeeping AND Accounting

Comments About Sixteenth Edition of

A Practical Course in Touch Typewriting

By CHARLES E. SMITH

FROM THE CHAMPION TYPISTS:

George L. Hossfeld, World's Champion, 1918, 1920, 1921, 1922:
"I gained my knowledge of touch typewriting from Practical Course in Touch Typewriting and it gives me pleasure to recommend it to all."

Bessie Friedman, World's Accuracy Champion:
"I attribute much of my success to the fact that I got the right start from Mr. Smith's book, which combines to a remarkable extent those habit-forming methods so valuable to the typist who wishes to attain the highest degree of speed and accuracy in the shortest possible time."

Hortense Stollnitz, World's Amateur Champion, 1916:
"My introduction to a fascinating profession came through the pages of Mr. Charles E. Smith's textbook; I know the new enlarged text is a result of years of research and experience."

FROM TEACHERS:

James Telfer, Head of Stenography and Typewriting Department, Central High School, Newark, N. J.:
"It is the nearest approach to the ideal typewriting text that I have examined."

Lena K. Sargent, Rockland High School, Rockland, Maine:
"It is the best text I have ever seen. The colored keyboard charts will be a great help to beginners."

Margaret E. Dunbar, Dunbar's Secretarial School, Brooklyn, N. Y.:
"I specially like the rhythm drills, and the section on Business Letters. The legal work has always been a fine feature."

Max Weizenhoffer, Morris High School, New York City:
"There is plenty of material to permit the teacher to make a choice according to the time available for instruction."

FROM AN AUTHORITY IN THE TYPEWRITER INDUSTRY:

Mr. G. V. Oden, Mechanical and Sales Expert, Underwood Typewriter Company:
"There is absolutely nothing overlooked concerning touch typewriting and the best method of acquiring it. It contains many original ideas, aptly expressed, drawn from the author's experience in training all of the World's Professional Champion Typists."

Entirely rewritten, revised and enlarged, 1923. Complete (High School) Edition, 208 pp., cloth, $1.50. Regular edition, 120 pp., stiff paper cover, $1.00; cloth, $1.25.

Isaac Pitman & Sons

2 West 45th Street **New York**

PENMANSHIP STORIES

(Five normal schools use it)

The second edition of this book is now ready. Supervisors and teachers all over the country write enthusiastically about the interest these writing stories create in their classes. It is particularly adapted to the Zaner system of writing.

The stories relate to movement exercises, small letters, capital letters, etc. There are seventy stories in the new edition.

Price 50c

Money returned if you don't want to keep the book.

Send Personal Check or Money Order to

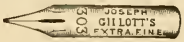
FRANK H. ARNOLD

Administration Building Spokane, Washington

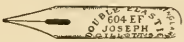
Gillott's Pens

The Most Perfect of Pens

PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN. No. 604 E. F.

MAGNUM QUILL PEN, No. 601 E. F.

GILLOTT'S PENS have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated but never equalled, GILLOTT'S PENS still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons

ALFRED FIELD & CO., Inc., Sole Agents

93 Chambers St. NEW YORK

PENMANSHIP SUPPLIES

Prices subject to change without notice. Cash should accompany all orders. All goods go postpaid except those listed to go by express, you to pay express charges. Of course, when cheaper, goods listed to go by express will be sent by parcel post, if you pay charges.

PENS

Zanerian Fine Writer Pen No. 1.
1 gr.....$1.75 ¼ gr.....$ .50 1 doz.....$ .20

Zanerian Ideal Pen No. 2, Zanerian Medial Pen No. 3, Zanerian Standard Pen No. 4, Zanerian Falcon Pen No. 5, Zanerian Business Pen No. 6.
1 gr.....$1.25 ¼ gr.....$ .40 1 doz.....$ .15

Special prices in quantities. We also handle Gillott's, Hunt's, Spencerian and Esterbrook's pens. Write for prices.

Broad Pointed Lettering Pens.
1 Complete set (12 pens).....$0.35
½ doz. single pointed pens, 1, 1½, 2, 2½, 3, 3½..... .20
(The pens most used by letterers and engrossers)
½ doz. single pointed pens..... .15
½ doz. double pointed pens..... .35
1 doz. single pointed, any No..... .25
1 doz. double pointed, any No..... .60

PEN HOLDERS

Zanerian Fine Art Oblique Holder, Rosewood:
11½ inches.....$1.25 8 inches.....$1.00

Zanerian Oblique Holder, Rosewood:
11½ inches.....$ .85 8 inches.....$ .75

Zanerian Expert Oblique Holder, 7½ inches:
1 only .....$ .20 1 doz.....$1.25 ½ gr.....$6.50
½ doz. ..... .75 ¼ gr..... 3.50 1 gr.....12.00

Excelsior Oblique Holder, 6 inches:
1 only .....$ .15 1 doz.....$1.20 ½ gr.....$5.50
½ doz. ..... .70 ¼ gr..... 3.00 1 gr.....10.00

Zaner Method Straight Holder, 7½ inches:
1 only .....$ .15 1 doz.....$ .90 ½ gr.....$4.00
½ doz. ..... .50 ¼ gr..... 2.50 1 gr..... 7.50

1 Triangular Straight Holder, 7¼ inches.....$0.20
1 Double Holder for Soennecken Lettering Pens..... .20
1 Correct Holder, hard rubber, 6¾ inches..... .25
1 Hard Rubber Inkstand..... .55
1 Good Grip Penpuller..... .10
1 Inkholder for Lettering..... .10

Z. M. No. 9 PAPER

100 sheets, postpaid.....$0.50
1 package, 250 sheets, postpaid ..... .75
1 package, 500 sheets ..... .85

(Not prepaid. Weight 6 lbs. Ask your postmaster what parcel post charges will be. Special prices on 50 packages or more.)

INKS

Zanerian India Ink:
1 bottle.....40c 1 doz. bottles express....$4.00
1 bottle Zanerian Gold Ink ..... .25
1 bottle Zanerian School Ink ..... .20

CARDS

White, black and six different colors:
100 postpaid, 30c; 500 express (shipping weight 2 lbs.), $1.00; 1000 express (shipping weight 4 lbs.), $2.00.

Flourished Design Cards:
With space for name. Two different sets of 12 each. Every one different.
2 sets, 24 cards.....$ .20 6 sets, 72 cards.....$ .40
3 sets, 36 cards..... .25 12 sets, 144 cards..... .70

Write for new Penmanship Supply Catalog

ZANER & BLOSER CO., Penmanship Specialists, Columbus, Ohio

NEW PUBLICATIONS

Just Off the Press

Accountancy and Business Management, Parts One and Two (in one binding)
Laboratory Unit One
Laboratory Unit Two

The above material supplies a year's course in elementary bookkeeping in the high school. This new course stresses the interpretative side of accounting records. Clerical routine has been reduced to the minimum.

Munson Edition of Reigner's Dictation Course in Business Literature

Shorthand Notes written by Miss Elizabeth Van Sant.
A new number in this popular dictation series, now published in seven different editions.

Drills and Reviews in Rowe Shorthand

A supplementary book stressing shorthand penmanship and providing additional reading practice in Rowe Shorthand.

Teacher's Key to Rowe Shorthand

A very great convenience to teachers in checking the work of pupils.

Spelling Studies

A unique and distinctive text. "The vocabulary of the text is the result of an exhaustive investigation extending over a period of years to determine the words which occur with the greatest relative frequency in business correspondence and business literature. The words in more than three thousand selected business letters were tabulated and card indexed, as were also the words in all the articles in several issues of important magazines of a general business character such as *System, Printers' Ink, Advertising and Selling*, and the financial section of *Harper's Magazine*. The words which the book teaches have, therefore, been demonstrated by scientific and thoroughgoing investigation to be those with which business students need to be familiar." *From the Preface.*

All the material for study is presented in facsimile typewriter type. Words occur in lists grouped according to a common difficulty or around a common center.

Send for Sample Copies and New Price List

The H. M. Rowe Co.

CHICAGO BALTIMORE SAN FRANCISCO

THE BUSINESS EDUCATOR

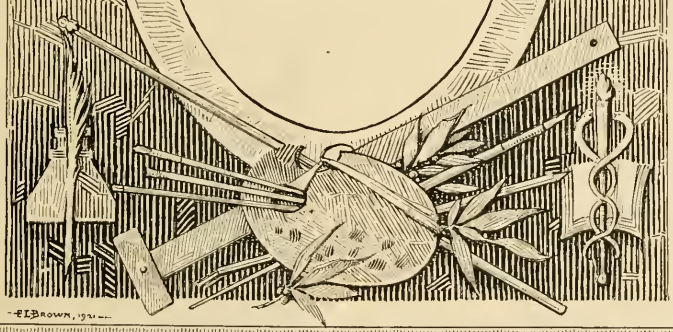
Vol. XXIX OCTOBER, 1923 Number 2

PENMANSHIP ENGROSSING
BUSINESS EDUCATION

With its numerous valuable articles on commercial subjects, and its special emphasis on modern rapid penmanship, THE BUSINESS EDUCATOR is a real contribution to the cause of commercial training.

Examine the contents of this number carefully.

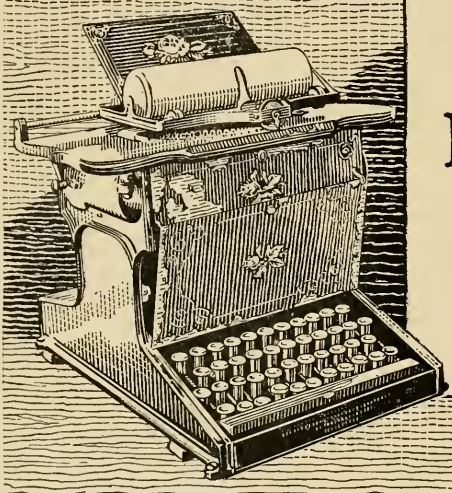
Who should support the B. E.? Clearly, everyone interested in commercial education.



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

50th Anniversary of the Typewriter



·1873· Model 1 Remington

There was no such word as "Typewriter" until Remington made the first one fifty years ago.

·1923· Quiet 12 Remington

Remington still the last word in Typewriters

Remington Typewriter Company, 374 Broadway, New York—*Branches Everywhere*

LETTER WRITING FOR THE BUSINESS BUILDER

By W. D. McDANIELS

FORMERLY PRINCIPAL OF THE OSHKOSH BUSINESS COLLEGE AND

LA VERNE A. WILSON

A brief course in modern business letter writing. Everyone should see this book.

TEACHERS SEND 60c FOR A SAMPLE COPY

ALSO

PRACTICAL LAW
ESSENTIALS OF COMMERCIAL LAW
VOCABULARY METHOD OF TRAINING TOUCH TYPISTS
OFFICE DICTATION
EXPERT DICTATION
NEW ENGLISH SYSTEM FOR NEW AMERICAN CITIZENS
EFFECTIVE ENGLISH AND LETTER WRITING
ELLIS BUSINESS CORRESPONDENCE
NEW MODEL ARITHMETIC
ELLIS RAPID CALCULATION
MARSHALL'S METHOD OF THRIFT TRAINING
THE ELLIS METHOD OF HOME ACCOUNTING
MODERN BANKING
ELLIS INDUSTRIAL BOOKKEEPING
ELLIS TABLET METHOD OF TEACHING BOOKKEEPING
ELLIS RATIONAL SPELLER
OFFICE EQUIPMENT
DIPLOMAS
SPELLING BLANKS
STATIONERY AND SUPPLIES

ELLIS PUBLISHING COMPANY
Educational Publishers
BATTLE CREEK, MICHIGAN

False Economy

To provide expert instruction in penmanship, and to provide anything but good pens and fresh pens to youthful penmen.

School Pen No. 556

America's leading and most popular school pen. A fine pointed pen, suitable for all grades.

Esterbrook Pen Mfg. Co.
CAMDEN, N. J.
Canadian Agents, The Brown Bros., Ltd., Toronto

Third Edition—Revised—299 Large Pages—Bound in Law Buckram—$3.75

An Authoritative Guide

to accounting and systematizing for accountants, auditors, instructors, school and college libraries, students of accounting, executives, merchants—for all who are interested in accounting and the analysis and preparation of financial statements.

The Reference Book of Accounts is not a long course of tedious reading, but a digest of up-to-date accounting practice arranged in such handy form that many accountants, instructors, etc., keep it on their desks for ready reference in solving various problems as they arise.

"I particularly recommend to bookkeeping and accounting teachers, that they read and study this book, and that they in turn recommend it to their students, as it will give to anyone in the shortest possible time, a thorough knowledge of accounting as practiced by the largest and most successful companies, that otherwise would require years of experience and study of accounting theory."—H. E. VanCleef, C. P. A.

SPECIAL OFFER. A copy of Reference Book of Accounts will be sent prepaid on 5 days' approval. A discount is allowed to schools.

Metropolitan System of Bookkeeping

New Edition, 1922
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subject as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

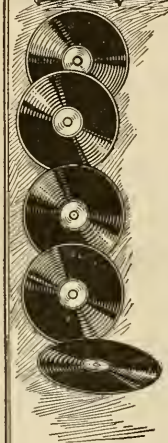
Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE **CHICAGO**

Penmanship Records



Especially prepared for teaching Penmanship.

Present Model Lessons for Teachers.

Furnish teachers and pupils with correct vocal and instrumental rhythmical counts for various exercises, all capital and small letters.

Conserve the vitality of teacher by eliminating much counting.

Enable the teacher to give more attention to position, movement and form of letters, while lesson is in progress.

The Zaner-Bloser Co.
Columbus, Ohio

SPECIAL OFFER

In order to give you an opportunity to see how these records will help in your work we shall be glad to send record No. 1 or No. 2 for $2.50 prepaid. The four remaining records of the set will be sent for $10.50. The Complete Set of 5 Records with Album postpaid, $12.00.

ORDER BLANK

Date.....

The Zaner-Bloser Company,
Columbus, Ohio.

Gentlemen:
I enclose check for $.....for

.....Full Set Penmanship Records.

.....Upper Grade Penmanship Record No. 2.

.....Primary Penmanship Record No. 1.

Name .....

Address .....

.....

Official Position .....

Books for the Commercial Teacher

Ten Lessons in Bookkeeping
A brand new set for beginners, consisting of Bookkeeping, Banking and Business Practice. Just the thing for use in Shorthand Department.

Bliss Bookkeeping and Accounting
Consists of six sets, thoroughly covering Sole Proprietorships, Partnerships and Corporations. Complete new text.

Corporation Accounting
An advanced course requiring from six to eight weeks, completely covering the organization, the Bookkeeping and the Accounting of Corporations. Fifty illustrations.

National Dictation
With Pitman, Graham and Gregg notes.

Scientific Touch Typewriting
Every Typewriter teacher should examine this book. Hundreds of enthusiastic users.

Simplis Shorthand
Something quite different in a light line system of Shorthand.

Complete catalog explaining these texts mailed upon request. Examination copies sent to reliable schools.

THE F. H. BLISS PUBLISHING COMPANY
SAGINAW MICHIGAN

The Hausam System of Penmanship
Thoroughly Organized and Complete in All Branches

Hausam's Practical Writing Course
A Series of Seven Books for the Grades. Adopted and re-adopted by the Kansas School Book Commission for all Grade Schools of Kansas. Now offered for the first time for adoption outside of Kansas.....Per Book, $0.10

The Hausam System of Practical Writing
Two Books for High Schools and Colleges. Made the Official System for all Kansas High Schools by the State School Book Commission. New in Plan of Organization. Rich in Materials for Study and Practice. Now offered for the first time for adoption outside of Kansas.
Part I, 35c; Part II, 40c

The Hausam System of Text Lettering
For Students, Teachers, Engrossers, Engravers, Show Card Writers, Billing Clerks, Etc. Unsurpassed in Plan of Organization, Technique and Beauty.....Per Copy, $1.00

The Hausam Practical Penmanship Wall Charts
For Every School Room, to make the Teaching of Writing Effective. Issued in pairs. Each Chart 27x39 in. Cloth bound all around. Large, perfect forms of all capitals, small letters and numerals with staff ruling. Scientific grouping. Many other important features. No other Penmanship Charts in the same class.....Per Pair, $3.75

The Hausam System of Plain Penmanship (Complete)
Complete Teacher's Manual for Teaching Penmanship in all Grades, and in High Schools and Colleges. The most Comprehensive Work on Plain Penmanship ever published. Cloth bound, 7x9 in. Gold side stamp. Nearly 400 illustrations. More than 200 questions and answers on all phases of penmanship teaching. Many new pedagogical discussions .....Per Copy, $6.00

Correspondence Courses in All Branches of Penmanship
Illustrated Catalog Free

Address **L. H. HAUSAM**
Box 558B Emporia, Kansas

World's Shorthand Championship

CHARLES L. SWEM

ALBERT SCHNEIDER

MARTIN J. DUPRAW

OFFICIAL TABULATION OF RESULTS

Speed Contest, National Shorthand Reporters' Association Held at Chicago, August 20, 1923

"There were forty contestants who participated, of whom thirty were professionals and ten amateurs, as compared with thirty-nine contestants in the preceding year, of whom thirty-one were professionals and eight amateurs.

Thirty-seven awards were made of certificates, medals, special prizes and trophies, as compared with forty-nine in the preceding year.

The contest included readings of five minutes each at 280, 240, 220, 200, 175, and 150 words per minute.

IN THE 280 WORDS A MINUTE CLASS—TESTIMONY

(1402 Words Dictated)

Name	Errors	Net	Per Cent
*Charles L. Swem	9	1393	99.36
*Martin J. Dupraw	23	1379	98.35
*Albert Schneider	24	1378	98.29
Neale Ransom	51	1351	96.36
E. A. Reilender	51	1351	96.36
Solomon Powsner	54	1348	96.20
Alice Mengelkoch	68	1334	95.16

IN THE 240 WORDS A MINUTE CLASS—JURY CHARGE

(1192 Words Dictated)

Name	Errors	Net	Per Cent
*Albert Schneider	14	1178	98.83
*Martin J. Dupraw	15	1177	98.74
*Charles L. Swem	18	1174	98.49
Solomon Powsner	24	1168	97.90
Alice Mengelkoch	34	1158	97.15
E. A. Reilender	36	1156	96.98
Neale Ransom	49	1143	95.90
W. A. J. Warnement	54	1138	95.47

IN THE 200 WORDS A MINUTE CLASS—LITERARY MATTER

(992 Words Dictated)

Name	Errors	Net	Per Cent
*Charles L. Swem	2	990	99.79
*Albert Schneider	7	985	99.29
*Martin J. Dupraw	8	984	99.19
Solomon Powsner	9	983	99.09
Alice Mengelkoch	11	981	98.89
Neale Ransom	20	972	97.99
E. A. Reilender	23	969	97.68
W. A. J. Warnement	28	964	97.18
*Helen W. Evans	32	960	96.78
J. E. McGinness	35	957	96.48
*Reuben Speiser	39	953	96.07
M. Dakin	48	944	95.16

IN THE 175 WORDS A MINUTE CLASS—LITERARY MATTER

(876 Words Dictated)

Name	Errors	Net	Per Cent
*Helen W. Evans	26	850	97.03
Alice C. Erck	33	843	96.24

IN THE 150 WORDS A MINUTE CLASS—LITERARY MATTER

(753 Words Dictated)

Name	Errors	Net	Per Cent
*R. C. Pomeroy	10	743	98.68
*Betty Popejoy	16	737	97.88
Joseph B. Merrill	18	735	97.61
*Helen W. Evans	25	728	96.68
Alice C. Erck	26	727	96.55
Gertrude Gorman	30	723	96.02
E. C. Caton	31	722	95.88
M. Dakin	33	720	95.62

AWARD OF CUP

Charles L. Swem, winner of Championship with the highest average on the 200, the 240 and the 280.

A new record was made at the 200 speed in which Mr. Charles L. Swem made only two errors. The best previous record was three errors."

Publisher's Note: The names marked with stars are writers of Gregg Shorthand.

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO BOSTON SAN FRANCISCO LONDON

GREAT STEPS FORWARD

In the Teaching of

SHORTHAND AND TYPEWRITING

NEW ERA EDITION (1923)

"Course in Isaac Pitman Shorthand"

—— THE NEW STANDARD TEXTBOOK ——

130 Pages—20 Lessons

$1.60

This edition embodies many improvements and represents another forward step in shorthand textbook planning.

To supplement the various improvements, 37 pages of modern style business letters and short articles have been added.

SIXTEENTH EDITION (1923)

"A Practical Course in Touch Typewriting"

By CHARLES E. SMITH

"A Practical Course in Touch Typewriting," entirely rewritten and revised, 1923, is published in two editions: Regular, 120 pages, stiff paper cover, $1.00; cloth, $1.25; Complete High School edition, cloth, $1.50. Teacher's examination copy will be sent postpaid upon the receipt of one-half the list price.

Send for copy of "Pitman's Shorthand in One Hour" and particulars of a Free Correspondence Course for Teachers.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street NEW YORK

THE Business Educator
COLUMBUS, O.

VOLUME XXIX COLUMBUS, OHIO. OCTOBER, 1923 NUMBER 2

SUPPLEMENTARY BUSINESS WRITING

By F. B. Courtney

Frequently the Business Educator presents valuable contributions without making an announcement in advance of their presentation.

We begin this month a series of commercial forms written by Mr. Courtney, the penmanship wizard. These copies are just what are needed to supplement Mr. Lister's lessons, since they furnish advanced material at this time for those who are ready for it. They were written in a free-flowing, rapid business hand, and all students of penmanship will find them most valuable material to master.

SEND US NEWS ITEMS

Remember that THE BUSINESS EDUCATOR is your newspaper and that we are always pleased to receive items of interest to the profession.

Commercial teachers, how about your enrollment this year as compared with last? Have you made any changes in your courses of study? Are your students doing good work in penmanship? What would you like to learn regarding other schools?

Supervisors and special teachers of penmanship, what are your problems this year? What would you like to know about the work other supervisors and special teachers are doing? Are school officials giving you such encouragement as the cause of good writing deserves? An exchange of ideas will be beneficial for all. It is our desire that you make the most profitable use of our columns.

Professional penmen and engrossing artists, if you wish to see in THE BUSINESS EDUCATOR specimens of engrossing from other artists, you should send specimens of your work for others to see. Then there are many ideas that should be exchanged between engrossing artists that will prove of benefit to all. It is our desire to make THE BUSINESS EDUCATOR the BEST EVER.

R. S. COLLINS
World Traveler

This photograph shows Mr. Collins as he appeared on his last birthday—March 3, 1923. Our readers are aware that more than two years ago Mr. Collins decided to cease for a time his work as teacher of penmanship in Peirce School, Philadelphia, in which institution he had been instructor for many years, and see the world. Since that time he and Mrs. Collins have visited Egypt, Palestine, Syria, Turkey, Corfu, Sicily, Greece, Mount Etna, Pompeii, Mount Vesuvius, Italy, France, England, Belgium, Germany, Austria, etc., spending from one week to three months in the different cities, according to their size and importance.

They expect to return to the United States during September of the present year.

This fortunate couple will receive a hearty welcome back to our shores from professional brothers, friends and acquaintances, and all will be eager to hear from them the many interesting things they will have to tell about such places as Palestine, Egypt, Rome, etc.

We have not yet been informed what Mr. Collins intends doing on his return, but we imagine that his skill as a penman, his love for the work, coupled with his long and successful experience as a teacher of this branch, will attract him to his old profession. May the cause of good penmanship further profit by his skill and ripe experience.

ARIZONA COMMERCIAL CONTEST

We learn that the commercial contest held at Tucson, Arizona, on May 5th last was perhaps the broadest in its scope of any commercial contest ever held. Reports received indicate that it was a great success. There were many contestants in practically every commercial subject. The Phoenix Union High School alone had forty contestants, many of them having entered in two or more subjects. This school was lucky enough to take a goodly share of the points, which were counted just as they do in a track meet, the first place counting 5 points, second, 4, third, 3, fourth, 2 and fifth, 1.

The judges decided that the writing of Goldie Johnson was the finest they had ever seen. J. H. Glass was her instructor. Lillian Satran won second place, and Olive Hammonds third place. These persons have been pupils of Mr. Glass and Mr. W. B. Simpson of that institution. No doubt with these results Messrs. Michael, Simpson and Glass, who have charge of the commercial work, will feel like holding high the banner of the Phoenix Union.

Such contests undoubtedly arouse great effort and interest, and, we have every reason to believe, accomplish great good. The work of these three capable and energetic men is being heard from in numerous ways. Mr. Michael is at present giving his attention to the preparation of phonographic records for the purpose of teaching typing. He writes:

"I'm doing for typing what you people have done for penmanship — cutting records. I'm cutting six double-faced records, using my rhythm drills as the basis. Have been working a week now and have four faces cut. Hope to get them done before I have to go back to school. Think I will.

"I believe this phonograph plan of teaching will become very popular. We've been using the phonograph in our typing classes for years."

THE BUSINESS EDUCATOR

Published monthly (except July and August) By THE ZANER-BLOSER CO., 612 N. Park St., Columbus, O.

E. W. Bloser - - - - - - - - Editor
Horace G. Healey - - Contributing Editor
E. A. Lupfer, - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

(To Canada, 10c more; foreign, 20c more, to pay extra postage.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy much reach our office by the 10th of the month for the issue of the following month.

SENSIBLE BUSINESS WRITING

By C. C. LISTER
26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School, Brooklyn, N. Y.

SEND SPECIMENS of your work to Mr. Lister for criticism. Enclose 25c—worth more.
TEACHERS sending specimens from ten or more students should remit 10c for each specimen.

RHYTHMIC MOVEMENT

An essential feature of arm movement writing is rhythmic movement. Rhythmic time and correct rate of speed should be maintained at all times. The intelligent adherence to correct time in conducting concert drills is one thing that is revolutionizing the teaching of business penmanship. It is a well known fact that rhythmic time is a necessary stimulus to all kinds of muscular training, especially where grace, ease, and continuity of motion are desired. Rhythm encourages and regulates movement. In class instruction nothing else serves so well to create and maintain interest and to unify the work of the class. Rhythmic practice plays an important role in diminishing the tensity and inducing the relaxed condition of the writing muscles.

The rhythm or time by which movement and speed are regulated during concert drills in writing practice may be indicated in various ways: by tapping a pencil lightly, by musical instruments, by the use of the phonograph and by counting. Counting should always be done in a low, quiet tone. One needs quiet nerves for writing. Noisy counting never soothes the nerves, and is always distracting, especially to those of a nervous temperament.

1.

2.

3.

INSTRUCTIONS

No. 1. Before practicing this copy it will be beneficial to review exercise No. 3 in the September number. Make the exercise one full space high. It should be the form of an oval and retraced six times. Count, 1 2 3 4 5 6, at the same rate of speed used when making No. 3, September number.. Swing the final stroke upward like the final stroke in capital **C**.

No. 2. Retrace the oval six times to a count of 1 2 3 4 5 6 and follow with three capital **C's** to a mount of 1 2, 3 4, 5 6. The aim is to make the **C's** with the same movement and quality of line that are used in the oval. Good movement rather than good form is the goal here.

No. 3. Form the loop about like a small **o**, bringing it down about half the height of the **C**, and swing around it like an oval. Keep the space to the left of the small loop just a little wider than the loop. Count, 1 2 for each **C**. Speed, 60 to 64 in one minute.

4.

5.

6.

7.

No. 4. Retrace the oval to a count of 1 2 3 4 5 6 and finish with an upward stroke.

No. 5. Retrace the oval to a count of 1 2 3 4 5 6 to develop freedom, and follow with three capital **E's** to a count of 1 2 3—1 2 3—1 2 3. The aim is good movement rather than good form.

No. 6. Begin the **E** with a dot, form a small loop at half the height of the letter. Carry the bottom well to the left. Make the loop point to the right or slightly downward. Count 1 2 3.

No. 7. Make three **E's** before lifting the pen. Make a slight stop at the top of each **E**—on the dot. Count 1 2 3 1 2 3—1 2 3, or dot 2 3, dot 2 3, dot 2 3.

APPRECIATION

Enclosed find a remittance to renew my subscription to the BUSINESS EDUCATOR, which is the finest magazine I have ever read. Arthur P. Myers, York, Pa.

5.

7

11

11

11

11

11

11

No. 8. Repeat the straight line drill to a count of 1 2 3 4 5 6 7 and then move to the right, making seven continuous strokes to a count of 1 2 3 4 5 6 7. The purpose of the straight line drill is to insure arm movement. Keep the slant uniform.

No. 9. Make the single **i** to a count of 1 2 1 until good form is established. Curve both up strokes. Make the down stroke straight.

No. 10. Count for the up strokes. For the group of six **i**'s count 1 2 3 4 5 6 7 at a regular rate of time. Make the hand glide on the nails of the fingers as if you were writing with them.

No. 11. Practice the small **e** singly until the form is well fixed in the mind. Form a distinct loop in the top to avoid the appearance of **i.** Do not curve the down stroke excessively. Count 1 2 1.

No. 12. Practice the **i** and **e** together to establish a clear distinction between them and to establish a free arm movement. Count 1 for **i** and 2 for **e**, as 1 2 1 2 1 2 1 2 for a group.

Nos. 13 and 14. Write nine and mine as a review of **m, n, i,** and **e.** Regulate the time by naming the letters, as n-i-n-e, m-i-n-e. Speed, about 20 to 22 words a minute. Watch these items: round tops in **m** and **n,** a loop in the **e,** uniform spacing and free movement.

"

"

"

"

No. 15. Close the **a** at the top to avoid the appearance of **ci,** and bring the straight slanting line down to the base line, as you would when finishing the small **i,** to avoid the appearance of **o.** Make it singly until the form is well established.

No. 16. Observe the form described above and make five **a**'s in a group for practice in form and movement. Make the spacing uniform. Count, 1 2, 3 4; 5 6, 7 8, 9 10, for the complete group. Speed, 80 **a**'s in one minute.

Nos. 17 and 18. Write the words name and manna as a review of **m, n, a,** and **e.** Regulate the speed while writing by naming the letters, as n-a-m-e, m-a-n-n-a at the rate of 18 to 20 name's and 14 to 16 manna's in a minute. Keep form, movement, and spacing in mind.

No. 19. Retrace the large form of **s** five times to a count of 1 2, 3 4, 5 6, 7 8, 9 10, as a movement drill. Make it a full space high. Observe the angles.

19

20

21

22

23 misses misses misses misses

24 assume assume assume assume

No. 20. Make the top pointed, the bottom closed, and the space within the **s** narrow. Count 1 2 1.

No. 21. Curve the initial stroke of **s** well. Make three **s's** continuously to a count of 1 2, 1 2, 1 2 1. Make the hand swing along with the pen.

No. 22. This excellent movement drill is made to waltz time. For an **e** and an **s** count 1 2 3 and for the complete drill count 1 2 3, 1 2 3, 1 2 3. Important points: open loops in the **e's, s's** pointed at the top and closed at the bottom.

Nos. 23 and 24. Practice misses and assume as a review of **m, s, e, i,** and **a.** Name the letters while writing.

25

26

27

28

29 arrears arrears arrears arrears

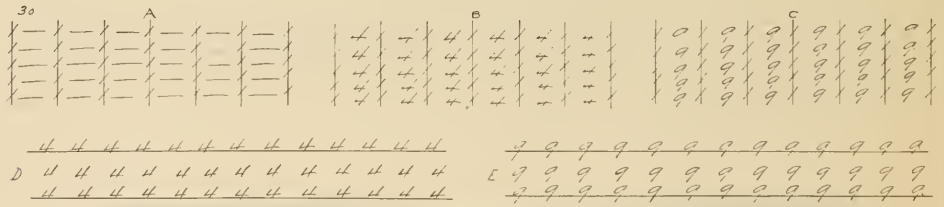
No. 25. Swing up and to the right on a count of 1 2 and repeat the straight, slanting line to the count of 3 4 5 6 7 8. This will serve as a movement exercise and establish the correct form of **r.**

No. 26. Be sure to make a distinct shoulder in the top of **r** to avoid the common fault, the appearance of **i.** Make the down stroke straight. Count 1 2 3.

No. 27. Loop the **e** and make a distinct shoulder in the **r.** Make the down stroke in the **r** straight. Regulate time by saying e-r-e-r-er.

Nos. 23 and 29. These words furnish a review of **r, s, a, e.** Name the letters at a moderate rate while writing.

30



No 30. Figures should be legible, small and arranged orderly in columns. They should be made with a light, sharp line. Drill A, properly practiced, will develop the ability to make good figures. Turn the paper and practice across the lines. Place the **1** on the line and the dash between the lines. Count 1 for the 1 and 2 for the dash, as 1 2, 1 2, 1 2, 1 2, 1 2, 1 2, in going across six lines. Repeat until the column is completed. Make the **1** short and light like the dash. Cross about 32 times in making one column. B,—Place the **1** on the line and the **4** in the open space between the lines. This forces the figures to be arranged in columns. Count 1 for the **1** and 2 3 4 for the **4;** as 1, 2 3 4 for a **1** and a **4** and repeat. Make the figures small enough to avoid the appearance of being crowded. The last down stroke of **4** should be taller than the first. Be sure that the lines cross. C,—Count 1 for the **1** and 2 3 for the **9;** as 1, 2 3 for **1** and **9** and repeat. Make the figures in columns. Close the **9** at the top and bring the bottom down lower than the bottom of **1.** Practice for speed as shown in D and E. Make the figures small and in columns.

Supplementary Business Writing

By F. B. COURTNEY

Instructions Prepared in the Office of The Business Educator

$290.00

Portland, Me., Mar. 4–

First National Bank

Pay to H. W. Foote & Co or order

Two Hundred Ninety Dollars

F. B. Cameron.

$1152.00

Atlanta, Ga., May 9–

Atlanta National Bank

Pay to Wm R. Brock & Co or order

One Thousand Fifty Two Dollars

David H. Farland.

$336.00

Dayton, O., Feb. 9–

Thirty days after date I promise to pay to the order of O. M. Powers

Three Hundred Thirty six Dollars

Payable at First National Bank

Value received. with interest

Due Mar. 9– A. W. Burton

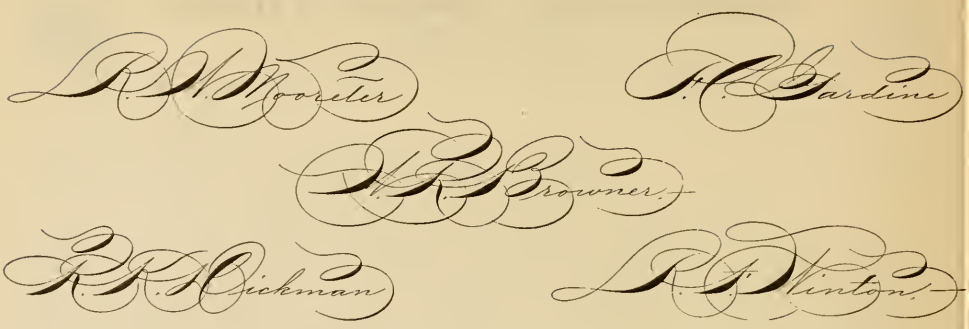
In the above business forms there is enough material for many good lessons in rapid business writing.

Before you can be expected to equal these copies, you must have plenty of freedom and action and a fine control of movement. This series of business forms is for pupils who have done some practice work heretofore and are now ready for rapid work. The forms indicate that the pen moved to the right along the line with considerable speed. Notice that the small letters are rather small and that all forms are quite slanting.

You may prefer some other styles of some of the letters, but that is immaterial. Master these, and by so doing that will help you to master other styles.

We hope many students of penmanship will master the style of writing shown in these business forms. All will be well paid for so doing.

Signatures by Mr. F. B. Courtney



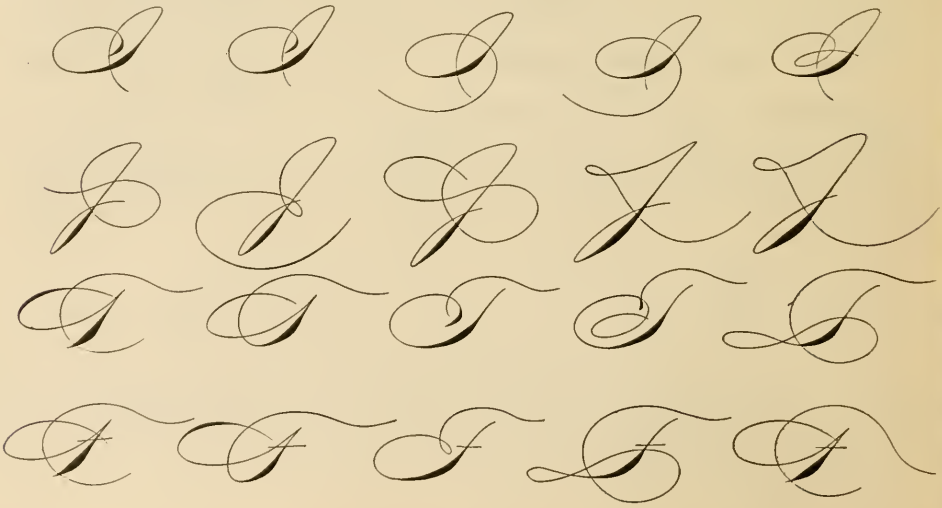
From the pen of F. B. Courtney, Detroit, Michigan, whose work for many years has been the admiration of the penmanship profession. There is something about the above signatures which is attractive and snappy. Study the W. R. Browner combination, and you may be able to analyze the snappy qualities which are displayed in all of Courtney's work. Notice the skillful, bulging shades; the height and width of letters; the ovals; the even distribution of shades and the grace. After you study these signatures you will see much beauty in them. If you will try to imitate them, you will appreciate them more. Unless you try to make these combinations you will miss seeing many things.

ORNAMENTAL WRITING

By RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

Send Mr. Guillard two pages of your practice work with 25 cents and he will criticise and return your work

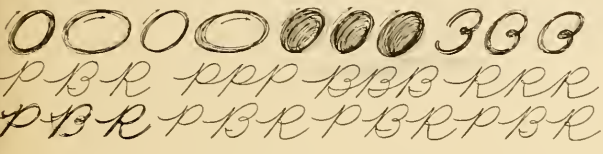
Your success in making the letters here presented for this month will depend largely upon your ability to make the capital stem. So, if you have never fully mastered the capital stem, now is the time to get busy on it. Notice the stem in the third letter, T. It begins with a stroke that curves slightly to the left, but here is where many make a serious mistake by curving it too much. In making the shade the points of the pen should separate and close quickly so that a rather short shade is made. The oval in the stem is nearly horizontal. Master the capital stem thoroughly and these letters will soon appear before you at your command.



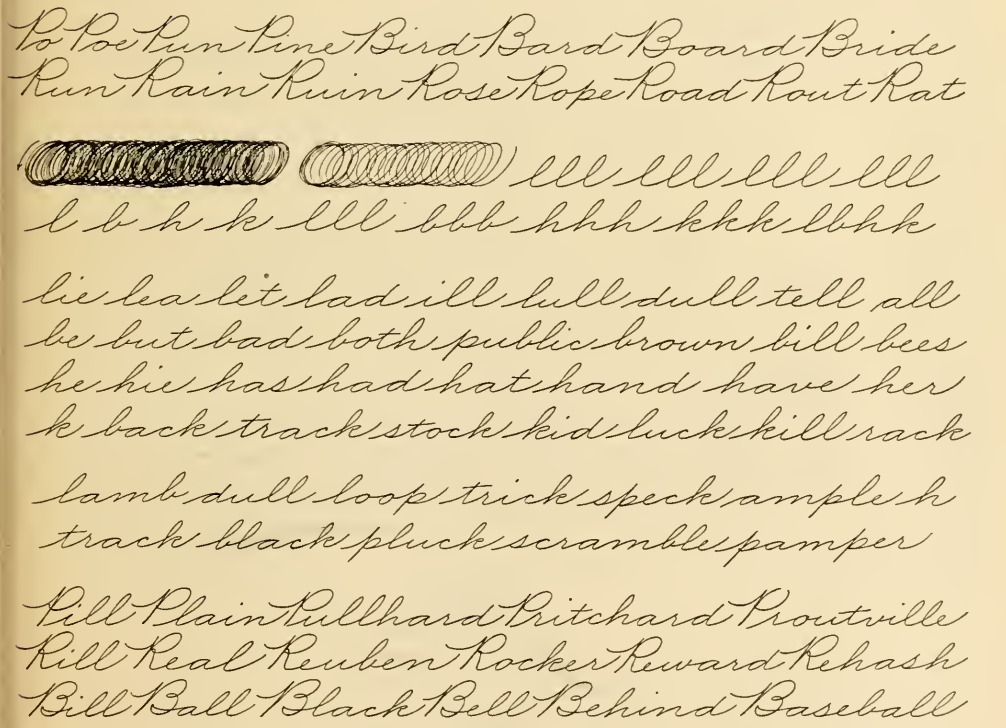
BUSINESS WRITING

Copies by E. A. Lupfer
Instructions by Arthur G. Skeeles

This line of oval exercises is made to the right in the direction in which the loop parts of **P**, **B** and **R** are made. Swing them off rapidly.



The three letters, **P**, **B**, and **R**, all have the same beginning stroke, but there is a difference in the loops. Notice that in **P** and **R** the loop at the top is brought around to the straight line, while in **B** it is brought only half way from the extreme right-hand side of the loop. In both **B** and **R** the little loop should point upward and to the left at right angles to the straight down stroke. The top of the straight stroke should be about the same height as the extreme top of the loop.



This oval exercise is given again because the up-stroke of the oval is about the same as the up-stroke of the loop. Therefore, when practicing the oval, push on the up-stroke; then when practicing the letter "l" push on the up-stroke in the same way; then relax, allowing the hand to drop straight down toward the line.

In these four letters, the crossing of the loop should be one-third the height of the letters. The two down strokes in **h** and **k** should be straight and parallel. Notice that the **k** is not quite as wide as the **h**.

The words give splendid practice on the letters we have had thus far. See that down strokes are made straight and parallel, except the few strokes which are not intended to be straight.

The loop letters should be the same height as capitals, while **t**, **d**, and **p** are only two-thirds as high as capitals. See that you observe this proposition in the words given.

The American Flag

"When Freedom from her mountain height
Unfurled her standard to the air,
She tore the azure robe of night,
And set the stars of glory there;
She mingled with its gorgeous dyes
The milky baldric of the skies,
And striped its pure celestial white
With streakings of the morning light;
Then from his mansion in the sun
She called her eagle bearer down,
And gave into his mighty hand
The symbol of her chosen land."

J. Rodman Drake

By W. E. Dennis, Dennis Engrossing Studio, Brooklyn, N. Y.

Department of
PUBLIC SCHOOL WRITING

Frank H. Arnold, Supervisor of Penmanship, Spokane, Wash.

ARM MOVEMENT IN ALL WRITTEN WORK

When I hear a supervisor say that practically all the children under his supervision use arm movement in all their written work, I am inclined to believe that he should join the Annanias Club, if he isn't already a member in good standing. To some of you that may seem a rather severe statement, but really I can't modify it very much. Possibly I can say by way of modification that the supervisor who makes such a statement may think he is sticking to the truth, but it is quite probable that he is slightly mistaken. Does that sound any better? Well, let it go at that.

We have taught one system of writing in this city for more than ten years, and it is the Zaner system, too, by the way. (This fine system has nothing whatever to do, I assure you, with our writing difficulties.) Our teachers are probably as conscientious and hard working as any other large body of teachers on the American continent. Practically all of our teachers hold writing certificates, and can really do creditably what they seek to teach others to do, but many, many of our students do not use arm movement in all their written work, and I have no good grounds for hoping that they ever will. Why does such a condition exist in a city that has a good writing system caught by competent teachers? I think there are two main reasons for this condition, and I shall discuss the reasons at some length in the paragraphs that follow.

One of the main reasons why many children do not use arm movement in all written work is because they think it is easier to write with the hand resting on its side than on the tips of the last two fingers. Many children almost unconsciously use a kind of hand movement when they write language, history or geography lessons. Many times a child who writes like this writes quite well, and he sees no reason why he should use his forearm muscle every time he picks up his penholder. He does not write long enough at any one time to cause his fingers to become tired. I am quite safe in saying that we do not have many boys and girls who use true finger movement. The hand movement which I am discussing is somewhat different from the finger movement used quite frequently by people who have no arm movement training. Hand movement does not produce small, cramped writing, and much of the writing done with the hand resting on its side is so good that it is easily mistaken for forearm movement work. A great deal of writing done in banks, post offices, and other public places is done in this manner by young men and young women who have had training in forearm muscular movement writing.

By quoting a paragraph from our new course of study in writing, I can make clear the second reason why children do not use forarm muscular movement in all their written work. The paragraph follows: "Just so long as teachers do not insist on pupils using the right kind of movement when they write language, spelling, geography and various other kinds of written lessons, just that long will it be hard to develop rapid arm movement writers in the schools of this or any other city. The Supervisor knows by frequent observation that in many cases correct writing habits are stressed only at the regular writing periods. The Supervisor does not wish teachers to nag pupils. Neither does he wish teachers to talk about correct writing habits to pupils so much that penmanship becomes thoroughly distasteful to them. But when the pupil knows that the teacher will not tolerate or accept finger movement or hand movement work, he will do what is expected of him. Just a little firmness when you get a new class will solve most of your writing problems."

Now, I presume that most of my teachers will read the above paragraph,

(Continued on page 29)

NEWS FROM THE FRONT!

Where shall we take the 1924 N. C. T. F.? How about somewhere in Cuba, Berlin, Tokyo, Upernivik, or Shelby? Perhaps you can recommend a better place. At any rate, look over the proposed plan of chosing the next place of meeting:

All invitations shall be presented to the General Secretary in writing not later than Dec. 15. These invitations will be read at the first meeting of the Federation and representatives of the various places sending invitations will be allowed the floor for three minutes.

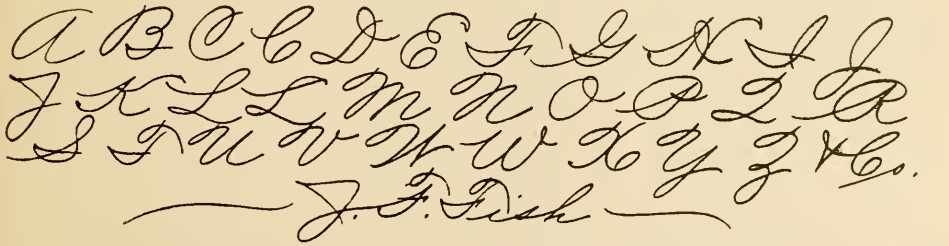
Each membership receipt will have attached thereto two numbered coupons marked "first ballot" and "second ballot" respectively. On the afternoon of the second day, the polls will be open from 4 to 6 for voting. Each member shall be entitled to cast his numbered "first ballot" for the city of his choice. Immediately after the ballots are counted the tellers shall post in a conspicuous place the results.

The election will be in charge of the three tellers appointed by the General Executive Committee and in the event no city obtains a majority of all the votes cast in the first ballot, a second ballot will be taken the following forenoon from 10 to 12. The same regulations will be used except, only the two cities having the highest number of votes shall be voted upon this time, and no votes will be counted that are not on the numbered "second ballot" ticket. Be sure you use the right ballot.

This proposed plan seems to be a decided step in advance of the old form of choosing a meeting place, and if you intend to invite the Federation to your city in 1924, better get busy and send in your invitation to John Alfred White, Gen. Sec., Gary, Indiana.

Verna Repp, Harding High School, Marion, Ohio, the past year secured some excellent results with her penmanship work. She had sixteen pupils, fourteen of whom won Certificates. One pupil was sick at the time of the examination, and the other pupil had dropped out of school before the examination. This indeed is an enviable record.

Conrad Morris, for the past two years with the Marion Senior High School, Marion, Indiana, has now a similar position in the South Side High School, Fort Wayne, Indiana.



Rapid business capitals by J. F. Fish, Northwestern Business College, Chicago, Ill.

Employee Responsibility in Business

By J. S. KNOX
The Knox School of Salesmanship, Cleveland, Ohio

Business has two distinctive functions. First, service to the public on the one hand; second, profit to the stockholders on the other.

In other words, business must always consider two distinctive groups of people—the public and the stockholders. The public must receive good service or its patronage will be withdrawn. On the other hand, the stockholders must make a profit on the money which they have invested, or they are being defrauded of the income which their money would earn in any bank in the country.

When money is placed in a bank savings account, the owner is relieved of all the responsibility of management. The bank assumes the responsibility and pays 4% interest. When an individual buys stock in a business, assuming all the hazards and to a limited extent, the responsibility of management through a Board of Directors, he should be certain of a reasonably large profit to justify this risk. Otherwise, why should the risk be assumed? If people who have money did not assume this hazard, business would be paralyzed for want of capital.

There has been considerable loose thinking and hazy talk about service with the public solely in mind. There has been little thought of the responsibility of the man who is willing to risk his money in business when he knows in advance that eight corporations out of every ten organized are doomed to fail entirely or be re-organized with new capital and possibly under a new management.

Every teacher should have a clear understanding of this situation in order to make the students feel the responsibility which an employee should feel toward the stockholder on the one hand and the public on the other. Unless an employee renders a high type of service, the public will inevitably withdraw its patronage, the stockholders consequently losing their investment. I am pleading here for a higher degree of employee responsibility than now exists in most of the business concerns in this country.

If the public is to be efficiently served and the stockholders save their investment, the employee must have three outstanding qualities:

First:—A desire in his heart to render the greatest possible service.

Second—The knowledge that will enable him to render this service efficiently.

Third—A vision of organized co-operation—a vision of the spirit of the hive whose mute unuttered motto is—"All for one and one for all."

I am talking about something which only in a limited degree exists in business today, but which must animate all business if business is going to give both the public and the stockholders a square deal. Neither one has a square deal at the present time.

Eight concerns out of every ten organized go broke. The public is neither served efficiently nor economically, while the stockholders lose either part or all of their investment.

By this time you may be asking—"But what has the teaching of Salesmanship to do with all this?" Did you notice what I said about employee responsibility? The time has come to greatly increase individual responsibility, individual and organization co-ordination and co-operation within the organization. Do you realize how much I have said in that one sentence—the far-reaching effect of these three ideas, viz., individual responsibility, individual organization and co-ordination, and organization co-operation? To bring these three things about will mean a tremendous increase in business efficiency.

I think the most fundamental weakness in business is due to the fact that each individual and each unit in business is, to a large extent, playing a lone hand. Each individual is attempting to do his or her work without regard to the organization objective which is profit, and without, to any degree, catching the spirit of the organization which should lead everybody in it to work for the good of the whole organization.

Baseball is a game, but its success depends upon the organization spirit back of it. Every ounce of effort of everybody in the game is concentrated upon just one thing — winning the game. I have seen the greatest players in the American League, including Babe Ruth, Ty Cobb and Tris Speaker, purposely bat out on a sacrifice play. They did it to advance the runner ahead. They sacrificed self in the interests of the game, in spite of the fact that they were tremendously anxious about their individual records.

We used to think that the man who carried the sample case was the only salesman in the business. We think it no longer. We know it is not true. The purpose of the business as a whole is to create a favorable impression. A favorable impression builds business. An unfavorable impression kills business.

The janitor who does a poor job of sweeping and dusting leaves a concern open to criticism. It creates a bad impression which hurts the business. The stenographer who mis-spells a word or who allows a letter to go out with an ambiguous sentence, or a sentence that is not clear, is helping to give the wrong impression. The bookkeeper who sends out a wrong statement is using poor Salesmanship just as is the salesman who is making misstatements because he is short of correct information.

At the present time, 16⅔% of the effort of every organization is devoted to earning money to pay taxes which have been enormously increased as a result of the war. This means that two months out of the year must be devoted to this work by every organization in the country. In 1922, ninety per cent of the automobile dealers of America made no net profit. In other words, they worked twelve months to earn enough money to pay taxes and expenses. If there had been thirteen months in the year, the last half of the last month might have shown a net profit. As it was, a large number of the ninety per cent consumed part of their original investment.

Inasmuch as it takes two months out of the year to earn enough money to pay taxes, it would be interesting to know how many months of the year are consumed paying taxes and overhead before one dollar net profit is earned. With most concerns, the entire year is spent without a return of any net profit on the money invested.

Inasmuch as it now takes two months out of the year to earn money to pay taxes, we find by a slight process of computation that that amounts to one hour and twenty minutes a day. That means that everybody in the business must either work one hour and a third more than heretofore or do the same amount of work within the eight hour period, or else the profits will come up missing at the end of the year.

While on this subject, let me say that the eight hour day never was made for people who expect to advance. The executives of the country work nearer fifteen hours a day than eight, and they worked the fifteen hours a day before they became executives. Of course, these hours were not all spent at a desk. Many of them were spent in study and thought. Some of my best thinking is done when out walking. The executive, the man who does the big things is thinking during every waking hour. When he is in the theatre, on the golf links, in church or in a Pullman car, he is gaining ideas and impressions that he will use to advantage in his business.

For over twenty years I have studied business problems from the inside of corporations, big and little. The solution of the problem depends almost entirely upon the school and the organization vision it gives the coming generation of students who will be future employees and executives.

When the average girl enrolls in a shorthand course is it because she is ambitious to help some corporation pay dividends? Not at all. Her motive is to earn enough money to make her financially independent until she gets married. If she is asked to study bookkeeping, she sees no reason for it. If she is asked to study Salesmanship, it may seem ridiculous to her. And yet, if it were not for the sales end of the business, the department that success-

(Continued on page 21)

A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

THE CALL OF THE CITY

In the September issue of the year 1907 I began a series of articles for this magazine under the above title, and under various headings I have contributed something about every month since. It speaks well for the vitality of the publication that it has survived sixteen years of such contributions and now in the coming year I propose to give a single article or story or sketch under some of the headings that I have used in about the life time of the young people who in 1923 will read this magazine and perhaps these articles. Many of the young men and women who read The Call of the City in September, 1907, have answered that call and are successful or unsuccessful, for the city called them and has called insistentlly ever since for the vouth and vigor and elan of the nation. Much of this youth and vigor comes to the city from the country. The farmer boy with hayseed in his hair and mud on his boots, the gawky boy from the small country town with his paper collar and his bow necktie, the boy from the large town, very sophisticated, takes his girl to the movies and is quite a live wire in his native burg. And the girls, too, though not so many of them. The country girl school teacher in the back districts, intelligent, looking for a wider field, and the girl clerk or stenographer of the large town all drawn, as by powerful magnets, to the great centers of business. New York, like a lodestone, drawing the youth of both sexes with highly developed intellect into its tremendous vortex. Boston, Hub of the Universe, drawing New England. Chicago, tremendous city of distances, sucking in the youth and vitality of the great middle west. New Orleans, attracting the young of the South. San Francisco and Los Angeles, on the Pacific Coast. The Call of the City has been loud, never softening, thru all the sixteen years that this magazine and I have been growing older. The magazine has been growing better; I hope I have, though some of my friends seem to doubt it.

No Slackening of the Call

Is there any slackening in the call of the city? Is its tone less insistent? Far from it. About twenty years ago a little before I wrote my first call of the city a young fellow, who had come in from his father's country farm to answer the call of Detroit, managed to scrape together a few thousand dollars and began making automobiles on a large scale. He had made some before. Made a few thousand dollar machines; made a racing car, eighty horse power, that went so fast that it took the young man's hat off and he has never put it on since. At least he rides around most of the time with nothing on his head but his hair, which is still plentiful.

When this young fellow got to going, he wasn't yet forty, he changed the face of this country so you hardly know it, for he made it possible for everybody to do business in the city and live outside where there was room for the baby to get out on the grass and play with the cat and room for little Tommy and little Mary to make mud pies, and get joyously dirty without being run over by an ice wagon or trampled under foot by the hurrying crowd running to a fire, or being hived up in a tenement so small you couldn't swing a cat if you wanted to, and so high up you could hear the angels sing. That fellow fixed it so everybody that could raise a hundred dollars could have an automobile with the name F-O-R-D on its dark, low brow. He could pay for the rest of it, five or six hundred then, now about three hundred, out of the savings in his rent, to say nothing about savings in doctor bills and food bills and undertakers' bills.

I came through the city of Lynn the other day, past the General Electric Works, and I'll bet that there were a thousand flivvers lined up around the works belonging to men who lived out three, five, ten miles along the beautiful North Shore where the sea wind could blow through the old man's whiskers, and dry the clothes out on the line in the back yard. But this fellow wasn't satisfied with getting a lot of people from country homes into the big industrial centers. He said the farmers had to work too hard and keep too much help for what they got out of the scanty soil of New England, the better soil of the Middle States, and the deep, rich soil of the West, so he got out a tractor that will do anything a horse can do and a lot of things a horse can't, because a thirty H. P. tractor can rip the toughest soil to pieces with the utmost ease where two or three span of horses would work themselves to death. The result of this invention and many others of agricultural implements is, that it doesn't take anything like the number of men to cultivate the soil that it did when I, as a boy, nearly broke my back plowing and mowing and pitching and hoeing on my father's solid old granite farm, with a little soil on top, up in New Hampshire.

No, my young friend, boy or girl, don't worry if you a boy are greener than the grass on your father's farm, if you a girl are all arms, legs and elbows. The green will soon wear off when you strike the city pavements and angles will round off, and you will look like the rest of the city when you get into the swim. Just see what the country has given to the city. Let me tell you three or four instances, some of them good, some of them not so good. It was a country boy from the little Massachusetts town where he worked part of the time on the farm and part of the time in a grocery store; finally drifted to Chicago; started in business there; was burned out in the big fire and in three days was doing business again under a corrugated iron roof, and died worth 150 million dollars, more or less. That was Marshall Field of the great Marshall Field Co., one of the biggest in the world. Another fellow started from his father's little brick-making farm where he made bricks by hand and earned his first money turning them over to dry in the sun; finally got into Philadelphia as a sort of an errand boy, because the father died and he had to help his mother. He got $1.50 a week, walked three miles each way daily, lunched on a couple of apples, and died the other day at almost 90, John Wanamaker, in every sense of the word a merchant prince, for he had a white soul as well as a business brain. Down from Troy to "Bagdad on the Subway" came a grocery clerk who delivered sugar, molasses, pork, potatoes, and flour every day, summer and winter, for a little corner store. When this grocery boy got a cent he sat down on it hard and fast and it never got away from him, and it was the same way when he go tinto the big town. He was not a showy lad, nor extravagant, they say he never paid more than twelve dollars for a suit of clothes, but he died an old, old man and went, somewhere, and left behind him—because he couldn't take it with him—eighty million dollars. All of it he gave to his wife, and she has done some good with Russell Sage's money. These are just a few. I could keep telling of country boys, some of them good and some of them not so good, who have been vital elements in the growth and prosperity of the great cities. The life blood of the city comes from the country and it will, so long as the country gives hard muscle and bone and pure blood and keen eyes and self reliance, which every country boy with gray matter under his hair accumulates more than does his city cousin, because he has to.

I am not so sure about the call for girls because I don't know so much about girls; it is only in the past fifty years that girls occupied any place in business. When Mr. Sholes invented the typewriter he let down the bars of business to an incoming swarm of girls who have taken and filled the places of an army of male clerks and bookkeepers and office help generally. The capable country girl is always in demand, but she can't jump in and knock around as the boy can. Yet one of the greatest of the dry goods stores of Chicago, yes two of them that I know of, are managed entirely by women, and when I taught in Hoboken as I did about twenty years ago—on the ferry boat sometimes I would see a chunky old woman, dressed in rusty

(Continued on page 20)

MENTAL MEANDERINGS

By CARL MARSHALL
Weichtpec, California

Goodbye Klamath! Hello Mattole! Which means, of course, that this Meandering is being typed from new and different surroundings. It came about in this way: the two joyous and interesting years I had given myself in the Klamath country were drawing to a close,—not, by any means that the spice and pep and thrill of this surpassing region of wildness and beauty had been exhausted, — it would take at least two lifetimes to do that—but—, well, I did not have the two lifetimes, and, besides, I had heard things about this country of the Upper Mattole that made me keen to know it. So, presto!, change! and here I am down in these wilds a hundred miles to the south of the Klamath, teaching a little group of charmingly naive and unspoiled mountain children, with never an Indian in sight, and putting in the liberal allowance of free time that falls to the lot of the country schoolmaster, nature-studying a new and vividly interesting country.

If you have not forgotten the days when the teacher sent you to the board to chalk out an outline of California, you will recall how you drew the ragged point of Cape Mendocino projecting out into the Pacific, "The most western point in the United States." If you were required to further particularize in this map, you sketched in a long, creepy, caterpillar looking thing, just to the south of the Cape, which stood for a range of mountains, one of the many other caterpillars that comprise the Coast Range, that low and ancient upheaval that forms the variously nicked western rim of the California Basin. If your teacher insisted on details, you put in a special fuzzy hump on your caterpillar's back, and marked it "King's Peak, 4500 ft.", and may have learned that it is the highest mountain but one on the immediate Pacific Coast of North America.

Well, as I am tapping out this Meandering on my little Corona, this sunny Saturday morning, I can look out my window directly to the westward and see the blue cone of this mountain landmark looming above its foothills but five miles away, with the long lower ridge of your blackboard caterpillar running miles away to the southward. From the opposite window, I look down into the sinuous gorge of the Mattole, a mile or so away. You may recall that all these coastal streams of northern California, run mainly to northward, with just enough trend to the west to bring them finally to the sea. They just follow those ancient wrinkles that ran that way from the beginning. And it is adown these same wrinkles that the axes of the California earhtquakes mark their quivering course. But this story is not by way of being a treatise on California typrograph or seismography, as you may be thinking. What I am trying to do is to provide a just explanation of the fact that this shut-in, sunny valley of the upper Mattole, that is only six or seven miles from the sea, as the bird flies, has a climate all its own, and markedly unlike that of any other spot in the known world. The nearness of the sea saves us from the burning aridity of the summers over in the Central Valley to eastward, while the long mountain "caterpillar" stretching down the coast from the Cape, effectually protects this favored little climatic Paradise from the raw winds and fogs that afflict the more open coast regions of the whole state.

The mountain trough drained by the winding Mattole, does not meet one's idea of a valley, for there is hardly enough alluvial land along the whole course of the stream to make a two-acre garden plot. A considerable mountain wall forms the eastern side of the trough, and between this and the western barrier is a region of far-flung lower rounded hills among which wind the Mattole and a number of vigorous tributaries which comprise one of the few trout-stream regions of the United States, still unspoiled by the invading auto tourist. There are enough comparatively level benches and gentle slopes among these hills for profitable grain, fruit and stock raising, and these industries support a small but energetic and progressive community of farmers, practically all of them fine up-standing Americans of the old-fashioned breed.

It is owing to the energy and foresight and elementary genius of one remarkable man that this region of the Mattole has been redeemed from the wild and put on the map, industrially and socially. This man is Mr. Albert Etter of Ettersburg, a plant biologist and variety expert, whose accomplishments in the breeding of new varieties of strawberries and apples have given him a reputation among horticulturists throughout the world, second only to that of the great Burbank himself. It was chiefly to meet and know this wonderful and entirely lovable man that brought me into the Mattole. In subsequent meanderings I shall have something to tell of the worth and works of this near wizard that cannot fail to interest all students of Nature and of men.

The Business Side of Service What is a business man? In a narrow sense, it is a man who buys or produces things and sells them at a profit. In a broader sense, it is anyone who seeks success by having something to sell and selling it. It matters not whether the thing sold is eggs or eloquence, silks or sermons, skill or scrap iron. All of it belongs to the business side of life when once put on the market. Of course, there are certain uppish servitors of the world who would resent being told that they are "in business," but they are, just the same, if they are getting pay for what they are doing, and they generally are, all the way from kings down to street-sweepers.

It therefore comes about that money, or pay, is the centripetal force that keeps the social universe together, while work is the centrifugal force that acts again the pay and keeps the universe going. Nobody but a parasite or a paralytic is out of it. All mankind is engaged in busyness, which is but a more vivid name for business.

The basis of business is a plan. When man first emerged from the monkey, if it **was** a monkey he emerged from, (for details of which, you may perhaps want to consult Mr. Bryan), he commenced to plan. He discovered that fish could be penned up in a stream; that a club was a better weapon than his bare paws, and that a club with a stone tied to it was still better. And so he has gone on planning ever since, till we have the Edison factories and Wall Street. The better we plan, the more we have to plan with. That does not mean, of course, that life is just a mad scramble to get to the trough. That's quite the poorest business of all. The planner soon learns better than to plan for himself alone. This mistake wrecks nations and men. Human life is an enterprise for mutual good, and this is the salt of its value. Without it, it would not be worth living.

The next worst thing to planning for one's self alone, is not to plan at all, but just drift. That is mainly why so many people, otherwise capable, are on the rocks today. "Sufficient unto the day is the evil thereof"; "Never trouble trouble till trouble troubles you"; "Don't cross bridges till you come to them",—these and other similar soothing maxims are their favorite dope, and it soon takes the spines out of them.

Everybody knows how necessary are planning and system for business in the narrow sense in which we most often use the word. Nobody, for instance, would think of trying to run even a peanut stand without keeping books and watching the market. But there are a lot of young folks who have not learned and are not being taught, that planning and system, and even bookkeeping are just as necessary for the fellow who is selling days' works, as for the chap who sells goods. Cost and up-keep and overhead are just as vital factors in the business of wage-earning as in the business of selling groceries or hardware or dry-goods. The merchant whose business costs more than it brings in will soon go to the wall, and so will the wage earner

who spends more than he earns. There's no getting away from that.

While engaged in promoting the thrift idea during the late war, I came into contact with a lot of managers of big business—men at the head of such establishments as Wannamaker's, Marshall Field's, and other big concerns in the cities. I also came to know rather intimately, many successful heads of departments. Nearly all these men had started at the bottom as wage-earners, just as did Rockefeller, Wannamaker, Harriman, Lyman Gage, and a host of others. I found that every one of these men, without an exception that I can now recall, started out in his youth to keep a systematic account of his money affairs, and plan things so that he should save some part of his earnings, however small the sum might be. Now, I do not believe, and I do not think that anybody else does, that this record is a mere set of co-incidences. I think, and I think all the rest of you do, that it was the quality in these boys that led them to plan for their own future, that fitted them for the success and responsibility that came to them. And these men were not rare and unusual geniuses; to me, they seemed very much like other men. I think that they were merely endowed with what my dear old father used to call "good hard horse sense," and the strength of will to carry out a plan that would keep their affairs on the up-grade.

Let every young business student learn that he is "in business" when he lands his first job, and that practice in the management of his own affairs, is the best training he can get to fit him for managing the affairs of others.

W. E. MOORE CONDUCTS AN ENTHUSIASTIC SUMMER SESSION

Two hundred teachers representing twleve states and two foreign countries were enrolled at the University of California, Southern Branch, at Los Angeles, for courses in Zaner Method Penmanship during the 1923 Summer Session. W. E. Moore, Principal of Longfellow School, Oakland, and formerly Penmanship Supervisor, was in charge of the work. The Southern Branch of the University of California Summer Session had an enrollment of more than 3200 students. This ranked as the eighth largest summer school in the United States. The course in Lettering and Engrossing under Mr. Moore was well patronized.

CONFERENCE ON SECRETARIAL TRAINING

Glen L. Swiggett, specialist in commercial education, Bureau of Education, Washington, announces that the Bureau will hold a conference on the training of secretaries in Boston, Saturday, October 27. It will be attended by business men and women and representatives from educational institutions in which some phase of this type of training is now offered. The morning and afternoon sessions, with representative speakers from universities, high schools, and private business schools, will be held in the Secretarial Science Auditorium, 27 Garrison Street, Boston. All persons interested in commercial education are urged to attend.

H. B. LEHMAN DOES GOOD WORK IN CALIFORNIA

H. B. Lehman, the sklilful penman and experienced penmanship teacher of the Central High School, St. Louis, Mo., conducted a large and interesting Penmanship Summer School in the University of California at Berkeley last summer.

There were 124 students in his classes and to quote Mr. Lehman, "a mighty fine lot of students from everywhere they were. In some cases teachers were promised an increase of $100.00 if they returned with a Zaner Method Writing Certificate. This shows how the Zaner Method Certificate of Proficiency in Penmanship is considered in California."

Since the Zaner Method of Writing is the State adopted method, the California school officials are doing much to encourage the teachers to become proficient in this method of writing by offering them in many instances increases in salary.

Twenty-three devoted one hour a day to Old English lettering, and some became proficient enough to fill diplomas for next year's graduates.

Let the good work go on! And we trust that Mr. Lehman will do further work in that progressive state for the cause of good penmanship.

A. C. Spangler, formerly connected with the Conneaut, Ohio, Business College, is now with the New Castle, Pa., Business College, as head of the commercial department.

Austin Jones, Loop, Texas, is turning out some very high-class ornamental writing as shown by some very dashy, uniform specimens of ornamental writing which have recently been received.

As W. A. Botts, the penman-cartoonist of Wichita, Kansas, sees C. H. Haverfield, of the Commercial Department, Findlay, Ohio, High School, and who is one of the Business Educator's heavy clubbers.

CRAGIN

(Continued from page 17)

black. She looked like a gentlewoman —not too gentle—in reduced circumstances; that is, I mean she looked respectable but she had a jaw that indicated firmness. She lived in a little 30 a month flat of three or four rooms in Hoboken, one of New York's smaller bed rooms. She had a pint of milk every morning and sometimes she bought a lamb chop or a piece of liver to go with the bacon, so they say. Perhaps they lied about her but I guess not much, for she was a frugal soul and she was a Vermont girl, had come up from the then small, old, whaling city of New Bedford. She didn't come up a poor girl, however, but she started in to show New York that women could do business. She showed it all right.

She made a deposit in the Chemical Bank and in return for this deposit she made the bank give her desk room and there, for many years, she transacted her business, going out at noon for a 20c lunch at the Dennett Restaurant. Dennett was a pious fellow, who had prayers every morning at the restaurant for the help who must have enjoyed them, and around on the walls were a lot of mottoes: "Trust in the Lord," "Remember Thy Creator in the Days of thy Youth," "Wine is a Mocker," "Watch Your Hat and Coat," etc. When the old lady had a tip-top day's business and had loaned the city of New York, as she often did, a million dollars in cold hard cash at a stiff rate of interest, she had a piece of pie, 5c extra, with the 20c lunch. Her son was an enterprising young man and weighed over 250 pounds. He thought he would like to go into the railroad business, and so she bought him a nice little railroad down in Texas to play with and paid $12,000,000 for it.

Her daughter got married and the mother set her up in good shape, and died a few years ago with seventy or eighty million dollars to leave the children. A great business woman was Hetty Green. There are not many like her and it is just as well, for I would not advise anybody to follow in her footsteps, and get rich loaning money and living as she did.

Back to the Country

Every little while, you read an interesting article telling how some worn-out city man went back to the country and lived happy ever after. That sounds good in a magazine or a sugar and cream novel, but in real life the only man who goes back to the country from the city and lives happy ever after is some old pirate who has gouged money enough out of somebody to go back, buy a nice farm, stock it with fancy cattle and hire somebody else to do all the work on it. The young fellows in the city don't want to go back, except in very rare instances.

The two million boys who went to France and the two million more who went to the training camps, getting ready for France, didn't want to go back on to the farms of New England or the prairies of the West from whence they came. Not much, they didn't. They wanted to stay where they could see the bright lights and dance to jazz music and go to the movies. It is natural and it is going to continue that way more and more as the need for manual labor on the farms grows less and less by the invention of ingenious farm machinery.

Who the City Wants

In the first place, it takes a good deal better preparation for business than it did when I first ventured into New York. I thought I knew about all there was to know about business. I had graduated from Eastman's and had a five dollar sheepskin diploma that said I was a Master of Accounts. I have sometimes wondered if that diploma didn't flatter me a little, anyway, New York didn't seem very much excited over my coming, and I got a position in a smaller city after passing a homesick week or two in the big village.

If I were going to advise anybody now, I would say: First, learn to do what you are told to do when you are told to do it, and as you are told to do it. That is, if the boss says, "Jim or Julia, take this package, address it to John Smith, Springfield, Mass., and send it there by parcel post at once," don't lay it down and go and do something else first; powder your nose, if yo uare a girl or smoke a cigarette if you are a girl or smoke a cigarette if address the package to James Smith, Springfield, Illinois, and take it down to the express office and send it by express. It is just that kind of service that sends business men to the madhouse, whitens their hair and makes them use language that the editor would cut out if I put it in this article.

After you have mastered this part of the preparation for employment in the city or anywhere else, learn to think. It is surprising the number of young men and women who are trying to do business without a thinker. "I didn't think," is a common expression after a business blunder, or the failure to do this or that thing, or to take advantage of this or that opportunity. It is a common experience of the teacher in trying to prepare young people for any kind of occupation that requires the use of text, to find they can turn out the prescribed work of the text book, simply following directions and then when he thinks he has them thoroughly well prepared he finds at an examination, with the text book absent, that they know absolutely nothing, and this is simply because that pupil has done what he has been told, but did it without thinking anything about the why and the wherefore of it.

We live in an age which is not likely to develop thinking power. It is the jazz age, everybody going at high speed. Can't take time to read a good book — go to see it in the movies. Everything readable has been dramatized for the movies. DeMille is working on the Ten Commandments now; I expect the dictionary will come next and then we won't have to read at all, and a person who don't read anything generally don't know how to think.

The Office Machine

But somebody says: They do everything by machinery now. What is the use of my taking arithmetic or rapid calculation or even dictation in shorthand when they are doing all kinds of bookkeeping by machinery? Machines that add and subtract and multiply and divide and never make a mistak.e Machines that talk to you as slow or as fast as you can take on your typewriter. Well, the machine has come to be an extensive part of office equipment but no machine has yet been invented that will take the place of the human brain, for a machine does not think. Twenty-five or thirty years ago a fellow got up a machine that was going to do away with stenographers entirely, because it made notes that could be read, and quite a large percentage of stenographers don't make that kind of notes. The reason stenographers can't read their notes is simply because they don't write shorthand. If you write Pitman or Gregg or any other system the way your text book tells you to, you can read it almost as well as longhand. Well, that machine went into the discard years and years ago. The stenotype came along a few years ago, and within limitations did pretty good work. Then somebody got up a dictaphone that was going to do away with the stenographer. Who wanted a stenographer when he could sit down and talk to that machine by the hour; carry it home with him; get up in the night and talk to it if he wanted to,and lie in bed all next day, sending the records down to the typist at the office. Every office bought one or more. Many of the offices have added them to their collection of curiosities. The girls hate them, and you would not catch me sitting and dictating to one of those machines instead of to a nice looking girl with whom, if I happned to be as ignorant as many business men are, I could get hints about my grammar and punctuation and a lot of other things.

No, don't fool yourself. Get the fundamentals of anything you are studying. If it is bookkeeping, know the why of it. Think it over. Don't do it without you know why you do it. If you are studying shorthand, learn the penmanship of shorthand. Don't make ticks and half lengths and full lengths and double lengths all alike as so many stenographers do and then wonder why you can't read it. Learn the machines, of course—how to use them—but don't give your whole time to becoming expert on machines and letting the essentials go—the reason of the thing, the why of the thing, the art of spelling, the art of writing decent English so you won't let any absurd transcripts go by. It won't do. The machines are all right, especially the typewriter; learn to use that machine expertly so it won't take you all day to bring back a transcript of something your employer wants in a hurry.

(Continued on page 26)

KNOX

(Continued from page 16)

fully influences people to buy the goods, she would not have a job.

The study of Salesmanship is the study of applied psychology. It is the study of the human mind, how to deal with it and favorably influence it. This study enormously increases the value of a stenographer. When she types a letter, she knows instantly and instinctively what impression it will make upon the reader. If this letter is dictated by a man who knows little or nothing of psychology, she can improve it. The change of an occasional word or construction sometimes doubles the value of a letter. Many untrained letter-writers talk in generalities, and generalities are a wanton waste of words. The fakirs of the world use generalities to cover up their dishonest intentions. On the other hand, every concrete sentence or statement paints a clear-cut picture in the mind of the reader. Clear-cut, concrete mental pictures make sales and build business while indefinite, muddy generalities kill sales and destroy both confidence and business.

Suppose a concern is working on a margin of one or two per cent net profit. That profit can very easily be turned into a deficit. Thousands of concerns die each year of red ink poison that could be saved if each individual in that business had increased his or her efficiency a very slight percentage.

We hear a great deal about Private Secretary Courses nowadays. A Private Secretary Course is often a high-sounding title for an ordinary stenographic course. Here is just one of the duties of a real Private Secretary: Her employer is asked to deliver an address at some club, gathering or other. He hasn't the time to get the facts and prepare the paper or speech. And the chances are ten to one he doesn't know how to do it if he did have the time, so he tells his Private Secretary to prepare for him a paper on the City Manager Form of Government, or whatever the subject may be.

If she has mastered the psychology of selling and has learned how to use her mind, she takes her pencil and notebook and goes to the Library. There she collects all the data necessary from books, papers and magazines. If she has studied her Salesmanship as she should, she will know how to so arrange her material as to get the attention, arouse interest, produce conviction with the facts and evidence she has found, create desire by making the proper appeal to the emotions and stimulate the desired action by the appeal at the end. This so-called Salesmanship Course is not only a course in applied psychology, but a course in thinking—a course in mental gymnastics, a course in creative writing, a course in the fundamental essentials of public speaking. Can the ordinary stenographer carry out this assignment? She can not. But a Salesmanship-trained Private Secretary can.

BOOK COVER DESIGNS

By D. W. HOFF
Meadville Commercial College, Meadville, Pa.

Designs for book covers are as varied as are the spring hats of the she flapper. One class of these however embodies symbols that indicate the nature of the contents of the book or pamphlet. The accompanying design is for a catalogue cover, as will be seen by the inscription. The meaning of the symbols is apparent. The flaming torch and Roman lamp are frequently employed by artists as symbols of enlightenment, as are the wings for speed, the scales for justtie, and the triangle for strength.

As all good schools for business training contribute to the enlightenment of youth, and as among other branches taught rapid business penmanship is featured, the presence of the torch and winged pen on a business catalogue cover seem most fitting.

This design is made up of what is called the German Ornament. To secure absolute symmetry in laying it out, first draw a pencil line from top to bottom of your sheet, then sketch either the right or left half of the design. After making a tracing of this, on thin paper, sketch the other side by means of a sheet of carbon paper; or, fold the sheet in the middle with the drawing on the outside, hold it up to the window so the lines will show through, and trace the other half with an ordinary lead pencil. This will insure absolute symmetry of the right and left halves of the drawing. The next step is to ink in the design with broad points and bow pen. Proceed in exactly the same way to sketch the winged pen and monogram, as you do for the ornament. The eliptical panel for the inscription is made with two pins and a string.

To insure proper spacing and arrangement for the lettering it is best first to sketch the various lines on separate slips to find the exact space each will occupy. The total width of the drawing is ten inches. The length from bottom to tip of flame is fifteen inches.

A design of this sort should bring from $10 to $12.

The Ways and Means of Speech

By CARL MARSHALL

V

How to Study Words

As remarked in the preceding paper, there are four things to know about words: 1. How to pronounce them; 2. How to spell them; 3. What they mean; 4. How to use them. No one is master of any word till he knows these four things about it. An up-to-date unabridged dictionary is the only reliable tool for acquiring this knowledge, and this indispensable should be at the elbow of every one who would know language. The most crying sin of omission in our modern schools is their failure to train pupils in the use of the dictionary. It is the exception to find a high school or even a college graduate who habitually uses a dictionary for any other purpose than to find out how a word is spelled. Many of them have not even learned to interpret the diacritical markings, let alone the determination of derivations and the bearing of prefixes and suffixes on the meaning of words. Our modern books, newspapers, and innumerable varieties of periodicals and pamphlets, magazines, college papers, press reports, and even scientific bulletins are fairly freckled with sloppy and inaccurate English, and the evil is steadily growing,—sweeping through out literature like a blight. The acquirement of the "dictionary habit" on the part of the writers, would correct ninety per cent of it.

There is nothing that so quickly and surely betrays one's illiteracy or lack of culture as does mispronunciation. I know of a young lady, a competent stenographer too, who lost a job because her prospective employer chanced to overhear her remark that one of her friends worse a "musstache." Many of us have had the disadvantage of being reared in homes or communities where such clodhopperish words as ketch, git, haint, punkin, mushmellon, jist, dove (for dive), clumb, drownded, knowed, and so on, are in everybody's mouth. But the youth with ambition who allows himself to go on using these ear-marks of ignorance, carries a serious handicap. He might as well go about with dirty nails, unkempt hair and unpolished shoes. A tramp is known by his clothes and a boor or an ignoramus by his speech. It may sometimes be an unjust judgment, but it is the way of the world, and whoever would win his way upward will do well to keep it in mind. A cultivated pronunciation is of much more importance than spelling, for the reason that we have to pronounce a thousand words where we spell one. The mispronouncer is known to everybody who hears him talk, while the bad speller gives himself away only when he writes.

No thoughtful person will decry the importance of accurate spelling, especially, to printers, typists, stenographers, and others who have to do with the printed page. But it is nevertheless true that this branch of language study has long been over-exploited in our educational scheme. A generation or so ago, the average schoolmaster seemed to regard spelling as "the chief end of man." Those were the days when the old Webster's "blue backed spellin' book" or the equally comprehensive text by McGuffey, was put into the hands of every child the day he entered school, never again to be separated from him till he either quit school for good or died. It was regarded as highly disgraceful if any boy or girl, after a course of seven or eight years in these inexhaustible word-lists, should be unable to spell any one of the long lines of "words of five syllables accented on the third." Of course there was neither requirement nor expectation that the victim should know what one in ten of these "jawbreakers" might mean. They were put there only to spell. What they were really for was a matter that concerned neither teacher nor learner. Those who would get a vivid picture of the extent to which this spelling obsession ran in our early schools, are referred to Eggleson's "Hoosier Schoolmaster".

It is better now, although mere spelling is still given a disproportionate importance in the scheme of word-study. The area of the spelling book is still too great, and the student's time is still wasted in at least two ways; first, in learning the spelling of large numbers of words that he is most unlikely ever to be called on to spell; second, in being required to spell quantities of "easy" words that nobody would ever misspell. The blame for this rests first upon the makers of our spelling books; secondly, upon the educational bureaucrats who choose school books without regard to the dictates of ordinary common sense. The difficulty lies in the selection of words to be studied and spelled. Very few spelling books give evidence that their authors gave any thought to the judicious selection of their words. They appear to have taken them indiscriminately from the dictionary, or else appropriated them from lists made up by others. Other lists have been put forth with a great flourish of trumpets, the method of selection being governed by conditions having little or nothing to do with just selection. Among these are lists gathered through the examination of thousands of school records of words actually misspelled. Obviously, the value of such lists would depend on the suitability of the words in the lists originally given to the children to spell. Many of these selected lists contain innumerable words that nobody should ever be required to spell, for the simple reason that nobody would be likely to need to spell them more than once or twice in a lifetime. It is cheaper to go to the dictionary for such words than it is to burden the mind with their spelling. Besides, nobody long remembers how to spell words that he never uses. Another "word-list" widely touted by certain faddists as a spelling cure-all, is the so-called "Ayres List," put out first, I believe, by the Russell Sage Foundation. It was claimed that this list was obtained by collecting the whole body of words contained in a thousand or so of business and other letters. This list had hardly been put out till it was discovered that it failed to include many very common words that are frequently misspelled, and that every child should know.

In my opinion, all such empirical and arbitrary methods of word selection are both illogical and mischievous. If a committee of, say, five teachers of English, and another five of experienced proof-readers, could gather around a dictionary, and go through it from A to Z, selecting from it such words as a majority of the committee felt should be studied **for their spelling alone**, we should be likely to get a fairly good spelling list. Such a list would exclude, first, all words of such simple spelling and every-day use that only a child or an utter illiterate would misspell them; second, all purely literary words, technical terms, or other words so unusual that they are outside the vocabularies of every-day people. Probably such a list would not contain above fifty lessons of twenty-five words each. The thorough mastery of such a list would not be beyond the capacity of the average schoolboy, and if it were universally insisted upon in our schools, we should soon see the end of that bitter criticism of which our schools are the target because "they do not teach our boys and girls to spell."

A further weak point in our system of word-study is in making both the spelling and the meaning of words purely a matter of memory. There are thousands of students whose memories do not function well in matters purely arbitrary, and that are undetermined by system or reason. But these students may be quick to lay hold of and retain anything that has a reason attached to it. It is a great aid to these quick-minded learners to find out that there is both system and reason in determining not only the spelling but the meaning of large numbers of words. Both of these important matters are involved in the study of word structure which will be the theme of the next paper in this series.

F. W. Merch is now principal of the bookkeeping and penmanship departments in the Globe Business College, St. Paul, Minn. Mr. Merch believes in making use of the Business Educator in his classes, and states that he hopes to have every one of his students make use of it.

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Lecturer on Accounting American University, Washington, D. C.
Accounting Offices in Washington and Chicago

TREATMENT OF FIRE LOSS IN THE ACCOUNT RECORDS

The destruction of an asset which is carried on the books, by fire or other contingency, necessitates the application of certain well recognized accounting principles and methods. A new account, called Fire Loss, should be opened and this account should be charged with the full amount of the loss sustained. Some accountants open, in addition, an account entitled Fire Loss Recoveries, but it is best to credit the Fire Loss account with all recoveries on account of such loss, such as insurance, etc.

The task which first confronts the accountant is the proper determination of the loss sustained. Where inventories are destroyed and stock records showing the value of such inventories are not available, the amount of the loss may be approximated by the Gross Profit Method. This method is generally acceptable where the quantity and value of the destroyed merchandise is unknown, but the accountant is in possession of data showing (a) inventory at the beginning of the fiscal period, (b) purchases to date of loss, (c) sales to date of loss, and (d) percentage of profit on sales. Thus, if a concern began the year with an inventory of merchandise of $10,000, its purchases to date of the fire were $30,000, its sales were $75,000, and its uniform percentage of profit on sales was 50%, the probable inventory destroyed would be $2,500.

Where the asset which was destroyed is a building or other property of a fixed nature, the method employed in the treatment of past depreciation should be considered. If a Reserve for Depreciation has been kept to record the depreciation of this particular asset, such reserve should be closed out to the asset account. Depreciation which has accrued between the date of the last closing of the books to the date of the loss should, of course, be charged to current operations and credited to the reserve account, before closing the same to the corresponding asset account. Thus, if there was on the books on January first an esset carried at a cost of $10,000, with a reserve for depreciation of such asset to the amount of $2,000, the property having a life of ten years, without any salvage value, and the property were totally destroyed on the first of July, the operating account entitled Depreciation on the asset named, would be charged with $500, the depreciation to the date of the fire, crediting Reserve for Depreciation for a like amount, and then close the reserve account by a credit to the asset account of $2,500. A difficulty arises here, because of a rise in replacement values, it is possible to collect from the insurance companies an amount in excess of the difference between the total reserve for depreciation to the date of the destruction of the asset and the carrying value of the property destroyed. If in the above case, the insurance company paid a claim for $9,000, the Fire Loss account would have a debit of $7,500 and a credit of $9,000. This difference is neither an operating profit nor a capital gain, and it is not correct to close the account, as one accountant did, by crediting "Profit on Fire" unless, of course, the concern was engaged in the business of having fires. If such excess is recovered from the insurance company it may be assumed that the company erred on the side of conservatism in estimating the amount of depreciation. Taking the figures above, it is now evident that the depreciation for the past two and one-half years was $1,000, instead of $2,500, as originally estimated, being at the rate of $400 a year. This makes it necessary to correct the error of the past years by correcting the Reserve for Depreciation account by a charge of $1,200 to the same with a corresponding credit to the Surplus account, if a corporation. The depreciation charge for the part of the current period under consideration would then be $200, instead of $500. Where the loss is only partial, a pro rata adjustment must be made. Thus, if the asset above mentioned had consisted of a group of four identical buildings, carried in one account and covered by one policy and only two of these buildings had been totally destroyed, and $4,500 received from the insurance company, the treatment would be the same as to the property destroyed, and a pro rata correction would be made to the reserve account. The Reserve for Depreciation account would be charged with $600 and the Surplus account credit with a like amount to correct the error in the previous estimate of depreciation on that portion of the asset which was destroyed; the reserve account would also be credited with $100, being the amount of depreciation for six months on the portion of the asset which was destroyed; the asset account is credited with $500, the depreciation to date of the loss on the part of the asset destroyed, and the reserve account is credited with the same amount.

The asset account is then credited with $4,500 and a like amount is charged to Fire Loss. When the money is received from the insurance company, the charge is to Cash and the credit to the Fire Loss account, which is now closed. It should be noted that the correction in the rate of depreciation is made only as to that part of the asset which is destroyed, the original rate being maintained as to the remainder. This is because by a forced realization through the happening of an event which may not occur again the conditions which originally governed the portion of the asset which was destroyed were changed. The change in the replacement value of the property which remains would not be reflected in the accounts if the useful life of the asset remains unchanged.

If, in the above case, the destroyed buildings are replaced with identical buildings at a cost of $6,000 the charge would be to the building account of the amount paid, i. e., $6,000, and profit and loss would not be involved.

It occasionally happens that less than the estimated amount of the loss is recovered from the insurance company. In such a case the treatment is as above, except that the fire loss account is credited with the amount of the recovery, and the difference, to close the Fire Loss account, is closed to Surplus.

Occasionally difficulty arises in the adjustment of the Prepaid Insurance account. Assume that on January first the building account contained a charge of $10,000, and there was prepaid insurance covering the same in full, two years, to the amount of $500. The insurance company paid $5,000 on a loss which occurred on July first. The payment of $5,000, or one-half of the policy, reduces the remaining insurance proportionately. The expired insurance for the half year, chargeable to operations, is $125, which would leave prepaid $375 for the remaining one and one-half years. However, as the insurance company has discharged half of its liability of the face of the policy, the value of the prepaid insurance is but $187.50. The amount of the prepaid premium lost by reason of the fire should be charged to the Fire

(Continued on page 24)

HEY! YOU COMMERCIAL TEACHERS!

Remember our National Convention Last Year?

When: E. G. Miller came clean, I mean clear from Pittsburgh, and brought six dozen collars along with him from force of habit.

When: Ashby of Kentucky won that case of Tanlac; Gaylord of Massachusetts won the Brush and Comb Outfit; and Smith of Missouri the Gold Safety Razor.

When: Spillman forgot to tell us that story about "Go ask Father".

When: Jumpin' Agile White was re-elected Secretary of State without even a vote being cast. Wish there were more like him.

When: That boy from Missouri, Convention Talker Smith, President of the Smith Bros. Inc. of K. C. made that grave appeal for his home town, and nearly turned the trick. Better watch that boy this year again.

When: You resolved never to miss a Convention when it is headed by such a man as Dynamic Wolverine McMillan, Chief Advisor for Henry Ford.

Well! Those days are gone forever, but, there'll be some more just like them in Chicago from Dec. 26 to 29, 1923. We're sure lookin' for You.

JUCHHOFF

(Continued from page 23)

Loss account. This loss is not generally covered by insurance.

The following problem, adapted from a recent C. P. A. question, illustrates the foregoing principles:

"The balance sheet of the Zero Manufacturing Company is as follows on January 1, 1923. The business was begun Jan. 1, 1922:

Assets	
Equipment	$100,000
Inventories	200,000
Cash	10,000
Prepaid Insurance	1,000
	$311,000
Liabilities	
Reserve for Depreciation on Equipment	$ 20,000
Capital	291,000
	$311,000

The insurance is prepaid until January 1, 1924. Depreciation is charged on the original cost, using the straight line method. On June 30, 1923, the building is totally destroyed by fire and such salvage as remained was sold to a wrecking company on July 2nd for $10,000. On August 1st the insurance company paid $250,000 in full settlement of the loss. The purchases preceding the fire amounted to $800,000. The usual rate of profit on sales was 25%. Sales to the date of the fire amounted to $1,000,000.

Prepare a statement of the Fire Loss and compute the capital as of September 1, 1923. Expenses for the half year were $50,000; there were no expenses after the fire.

SOLUTION

Statement of Estimated Inventory, June 30, 1923
Exhibit A

Inventory, January 1	$ 200,000	
Purchases, January 1 to June 30	800,000	$1,000,000
DEDUCT ESTIMATED COST OF SALES		
Sales, January 1 to June 30	$1,000,000	
Less, Estimated Gross Profit, 25% of sales	250,000	750,000
ESTIMATED INVENTORY, June 30		$ 250,000

Statement of Carrying Value of Equipment, June 30, 1923
Exhibit B

Original Cost, January 1, 1922		$ 100,000
Less, Depreciation, 20% per annum,		
January 1, 1922 to January 1, 1923	$ 20,000	
January 1, 1923 to June 30, 1923	10,000	30,000
Carrying Value of Equipment, June 30, 1923		$ 70,000

Statement of Fire Loss
Exhibit C

COST OF PROPERTY DESTROYED:		
Merchandise, per Exhibit A	$ 250,000	
Equipment, per Exhibit B	70,000	
	$ 320,000	
Less property salvaged	10,000	$ 310,000
PREPAID INSURANCE	$ 1,000	
Less pro rata charge to operation	500	500
TOTAL LOSS DUE TO FIRE		$ 310,500
RECEIVED FROM INSURANCE COMPANY		250,000
NET LOSS FROM FIRE		$ 60,500

Some accountants prefer to show the property salvaged as a credit to the fire loss, combined with the receipts from the insurance company. It would then appear as a credit in the Fire Loss account.

Statement of Capital Account, as of Sept. 1, 1923
Exhibit D

Balance, January 1, 1923			$291,000
Profits for the half year, ending June 30:			
Estimated Gross Profit (Exhibit A)		$250,000	
Less Expenses:			
General Expense	$50,000		
Depreciation (Exhibit B)	10,000		
Expired Insurance	500	60,500	189,500
Balance, June 30, 1923			$480,500
Deduct, Net Fire Loss (Exhibit C)			60,500
BALANCE, September 1, 1923			$420,000

OBITUARIES

C. A. Le Master, President of the Le Master Institute, East Orange, N. J., and who was well known by many of our readers, died of apoplexy on August 18th last. Mr. Le Master was in his 49th year and succeeded in building up a very successful school. He was also prominent in politics. He attended the Zanerian College of Penmanship, Columbus, Ohio, in 1898.

We offer our sincerest sympathy to his family.

DEATH CALLS LEWIS D. ROOT ENROUTE HOME

The many friends and acquaintances of Lewis D. Root, formerly Supervisor of Writing at Oberlin, Elyria and Amherst, Ohio, and Parkersburg, W. Va., will be grieved to learn of his death in a small town in Colorado while on his way home from the West, where he has been for the last six years in quest of health.

Mr. Root was born March 24, 1888, in Windsor, Ohio. In February, 1916, he was united in marriage to Miss Althea E. Butts,, and to their union a son, Norman, was born.

During the summer of 1910, Mr. Root attended the Zanerian College of Penmanship, Columbus, Ohio. He attended the school again in 1913, and graduated during that year. He was an able and enthusiastic teacher and supervisor, and an excellent penman. His penmanship skill was so highly developed that his handwriting kept up to a very high standard in spite of his failing health.

He is survived by his wife and son, his mother, Mrs. Adella Root of Windsor, Ohio, and two brothers, Dwight and Harry.

The Business Educator and The Zanerian College join in extending their deepest sympathy to the bereaved.

G. A. Meadows recently purchased Draughon's Business College, Shreveport, La., and is now in active charge of the school. Mr. Meadows reports that Shreveport is a very prosperous city and is growing rapidly. He states that his prospects are very bright indeed and that he intends giving his institution the very best that is in him. He therefore hopes to build up a fine school in due course of time.

H. Guy Wood, penmanship instructor in the South Pasadena High School. South Pasadena, Calif., is securing some fine results, 88% of his class this past year securing Zaner Method Writing Certificates. This alone speaks for the results he is getting.

C. W. Jones, Brockton, Mass., whose advertisement appears in our column, is making a very liberal offer on some penmanship books. He offers the book he prepared, containing penmanship by Madarasz, and the choice of one of six other books, for but 30c. All who are collecting books on penmanship should not overlook his unusual offer.

S. E. LESLIE
3201 EUCLID AVE. CLEVELAND, OHIO
Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.

Pencraft Studio
Engrossing and Illuminating of Greetings, Memorials, Testimonials, Resolutions, Addresses, etc.
Diplomas and Certificates engrossed.
Illuminated Mottoes, $2.50 to $10.00.
Elaborate Poems, $7.50 to $25.00.
Generous Scrapbook Specimens, $2.50.
Ornate Visiting Cards, 35c per dozen.
Up-to-the-minute Business Writing by Mail.
Suite 209
450 Geary St. SAN FRANCISCO, CAL.

Whereas, half a century has passed since

Benn Pitman,

representative of a great writing reform, came to America; and

Whereas, with the success of that reform, to which his efforts were a significant contribution, the shorthand profession has attained its present important position; and

Whereas, a great body of workers, whose labors are essential to modern business methods and to the more expeditious transacting of judicial and legislative proceedings, regard him with high esteem because of his important part in bringing about that success; now, therefore, be it

Resolved, That we, the undersigned committee, selected to represent the shorthand writers of America irrespective of system, hereby place on record our deep sense of appreciation of the inestimable value to our profession of his more than three score years spent in behalf of Phonography, and of the high example he has set of a chosen work well performed and a long life nobly lived; and be it further

Resolved, That we present to him in token of the sincere regard of American short-hand writers,

The Gold Medal

which we have caused to be suitably inscribed in commemoration of the Golden Jubilee of his first labors for Phonography in America.

Signed by the Committee.

A fine example of the engrosser's art and an appropriate tribute to one of the leading shorthand authors, Benn Pitman, whose death occurred in Cincinnati since this resolution was passed and engrossed.

If you are going to stay in your little country village where a letter that comes in today can be answered sometime in the course of three or four days you need not be so very much alive, but Sears Roebuck & Co. sometimes have over 200,000 letters in a single day and they are all answered within twenty-four hours of the time they are received. The late afternoon mail may not be answered until the next morning, but if two hundred thousand letters come in each day, the same number go out; so learn to hit the keys of your old typewriter so they will know you are present and not taking a nap.

Another thing. You are beginning a school year now. School opens at nine o'clock, we will say. A business office in the city opens at eight or nine, seldom later. If you are late in the business office in the city they will have to get along without you. See if you can't educate yourself up to be there on time. Begin in school. The school will like you just as well if you get there on time as it will if you come dragging in ten, fifteen or twenty minutes late, and if you do happen to come in late in the morning don't try to make it up by going out a little earlier in the afternoon. Some people do that. Keep your eye on the work that you have to do in the office or in the school, not on the clock. I have seen young people who watch the clock as a cat watches a rat hole—they are like the woodchopper who, when the whistle blew, left his axe up in the air in order to quit on time. There is a lot of that kind of help. The city is not calling for it. It has got plenty of it now and doesn't need to bring in any from the country.

Dangers and Rewards

Much is said of the perils of the city, especially to young women. Much of this talk is best described by the word Henry Ford applies to history — it is bunk. I don't advise girls to go to the city without money and without friends to whom they can go to in case of need. The young man can knock around most anyway and it don't hurt him—does him good—the fact that he has to sleep in a six by nine hall room, five flights up, and no outside view at all, and sometimes has to lunch at the dog wagon doesn't hurt him—does him good—but a girl can't knock around that way. But when it comes to talking about the dangers of association in the business office to which she may go, that is mostly nonsense, allowing, of course, that the girl has ordinary common sense. The business man in a city office has no time to give to flirtations, or if he has he takes them outside the office. There is far more danger of that kind in some country office where there is not enough business to keep the flies from roosting on the desk. One great cause of peril to young men has been very largely removed. I don't mean by that that nothing intoxicating is to be found in our large cities—far from it—but there is not the open saloon on every corner with the free lunch counter, and oftentimes music, to induce young men to rest their feet on the brass rail and lean their arms on the polished bar while the man behind in his white coat or dirty coat, whichever it happens to be, deals out liquid poison. It was a frightful source of peril that caused the ruin of more men than smallpox, yel-

A spirited flourish by E. L. Glick, Spokane, Wash.

low fever, and every other pestilence that stalked the earth with grim death for its companion. The rewards of efficient labor in our great business centers are sufficient to induce the youth of this country, male and female, to continue entering the field of effort.

The salaries paid efficient business men and women are liberal, and let me tell you this: When you enter a business, enter it with this thought in view: I may own this business some time, I may be president of this great corporation, I may be the manager of this great business office, and then work as you ought to work to prepare yourself to occupy that position. Don't be satisfied because you are just a telephone girl now, with a little typewriting to do, or a young stenographer just entering on your first job, or a young fellow helping out the bookkeeper to begin with,—don't think you are going to stay on that lowest step of the ladder for there is plenty of room up top, and it's not so crowded up there.

J. R. ROSEN, ENGROSSER

The Boston Sunday Post of June 17 contained an article occupying nearly a column regarding Mr. J. R. Rosen and the work he is doing as an engrossing artist.

Mr. Rosen has for some years past been connected with the Martin Diploma Company, Boston, one of the most widely known engrossing and diploma establishments in the United States.

Now Mr. Rosen has launched out for himself with offices at 80 Boylston St., Boston. His studio is in the Little Building, said to be the finest building in Boston. In addition to the regular engrossing work he handles art pictures and does fine picture framing, using mainly hand carved frames.

Mr. Rosen never fails to give credit to the Zanerian for his training in this work. To quote the Post—"The engrossing art, practiced by Mr. Rosen, is a difficult and rare one. In the entire country there is but a single school that teaches it, The Zanerian College at Columbus, Ohio."

After attending the Zanerian in 1914 and 1915 he immediately began work in the engrossing line, and his record is highly encouragng for persons who are nclined to take up this work.

FOR SALE

Excellent small college. Step in at once and make money. Unusual bargain. Write OWNER, Business College, Vancouver, Wash.

SPECIAL OFFERS!

The famous Madarasz Book on fine Ornamental Penmanship (regular price one dollar) sent for 30 cents with your choice of one of the following 32 page books FREE.

Practical and Art Lettering.....$0.30
Lessons in Engraver's Script..... .30
95 Lessons in Ornamental Writing ..... .50
Madarasz Engrossing Script..... .30
75 Lessons in Business Writing.. .30
All the above 6 Books sent for.... 1.00

C. W. JONES, 224 Main St., Brockton, Mass.

Teacher Wanted

As this is being written we are having more calls for graduates than we can supply. Get ready for a better position. College, Normal, Commerce, Accounting, Salesmanship, Public Speaking, Short Story Writing, other courses. Home study. Regular college degrees. Write fully.

THE PEOPLES COLLEGE
Kansas City, Mo.

EDWARD C. MILLS

Script Specialist

P. O. Drawer 982 ROCHESTER, N. Y.

The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

FOR SALE

A considerable amount of good business school furniture, as we have recently purchased the equipment of another school. We have a number of Gray Mission Oak bookkeeping desks, also a number of typewriting tables and bookkeeping tables and a few shorthand desks which we do not need and will sell at unusually reasonble prices.

BRUCE F. GATES,
Gates College Waterloo, Iowa

Engrosser Wanted

In an eastern city. A young man who can do neat, professional looking work. Knowledge of lettering and color work desirable but not essential. Give full particulars in your first letter. Address Engrosser Wanted, care Business Educator, Columbus, Ohio.

R·B·I·

Training for Commercial Teaching

College and normal school graduates eligible to teach in high schools and public schools who take summer training courses in the Rochester Business Institute come in contact with a real business atmosphere.

High School graduates who study the subject matter of the commercial texts with us and take our summer training in methods with us, find themselves well equipped for commercial teaching in private business schools. We recommend and place graduates. Send for our bulletin. Address principal,

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

POSITIONS FOR TEACHERS— BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Secretary,

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

Teachers of Bookkeeping and Penmanship, We Can Place You!

Never before in the history of our organization has there been such a demand on us for competent teachers of Bookkeeping and Penmanship. We are being called on almost every day to make recommendations for positions of this nature, offering salaries ranging from $125 to $250 per month. If you are without employment at this time or are seeking a better paying place, let us bring some of these openings to your attention. No obligation unless you accept a place through us. Write us today!

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

Get a Better Position!

SPECIALISTS EDUCATIONAL BUREAU — A BUREAU FOR SPECIALISTS — ODEON BLDG. ST. LOUIS, MO.

Add 10% to 50% to your income. We tell you of the finest openings and help you get the place you want. Salaries up to $3,000, or more. Hundreds of schools in all parts of the country write directly to us for teachers. More than half of the state universiteis have selected our candidates. Confidential service. No obligation to accept any place. Write for details—NOW.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

Going Into Business

By M. N. BUNKER
President, The Peoples College, Kansas City, Mo.

Deferred Spending
CHAPTER II

If you want to know whether or not you have one of the qualifications for the making of a business man, ask yourself this question, "Is my spending limited by the bottom of my pocket, or the top of my head?"

You know the type of man whose spending is limited by the bottom of his pocket. For a day or two after he gets his pay he goes around buying attractive things that strike his fancy, then for the rest of the week or month he buys little or nothing. He may see things that are just as attractive, there may be special bargain offerings of the clothing that he needs, or he may even need food but he does without it. He is not saving, for he has nothing left to save. He spent his money as soon as he got it, and as a result has to scrimp and possibly borrow from his friends until the next pay day. He has not learned a lessson; he simply repeats from pay day to pay day, and in case of an emergency has to sell some of his extravagant purchases for a small part of what they cost him, or he becomes the patron of the short-loan office. He has nothing saved for a rainy day; has no bank account, is not known by business men, or if known they are more likely to under-rate than over-rate him. His friends avoid him during these periods, because such a fellow makes few valuable, worth-while friends. His spending attracts the crowd who say to themselves "Well, why shouldn't we get our share as long as he is fool enough to spend it?" while they praise him to his face for "being a good sport" and a "good spender," when in truth he is the worst possible kind of a spender — a spend-thrift. In case such a man gets an increase he continues the old habit of spending, and has nothing more at the end of the week than he had while drawing his old salary. He is always going to have more money, frequently envies the fellow who is making money, calls him a "lucky chap" and wishes he were as fortunate, mut that ends it.

Such a young fellow has his spending limited by the bottom of his pocket. As long as he has a dollar, he is willing and ready to spend it. Among the other fellows, and with the girls of his crowd, he is a "jolly, good fellow," so long as his money lasts. Frequently the young women with whom he associates flatter him by accepting his company, and his gifts, urging him on to spend and spend until he reaches the bottom of his pocket — until he is "broke" and must stay at home unless he can borrow from his friends, while his old crowd goes merrily on without missing him, and if they do, there is only a laugh.

There are other young men whose spending is not limited by the bottom of their pockets, and who are the envy of those who do spend until they reach their last dollar. These young people are the ones who limit their expenses by the top of their heads; they budget their expenses, according to their income, but always with a certain amount in view to be set aside and saved. They know what they can afford to pay for board and room; they set aside the money for necessary incidental expenses; they allow something for recreation and clothing, and then a definite sum goes into the savings account at the bank.

Such a young man knows exactly how much he can spend for clothing. His suits are chosen, not merely because of a passing fancy, but for the value they possess, both in wearing qualities, and improving his personal appearance. He selects his ties, and his gloves and other clothing in the same way so that he is always neat, respectably dressed, and makes a more favorable appearance than if he bought higher priced clothing on the spur of the moment.

You have already placed yourself in one of these two classes. You have either formed the habit of spending what you have in your pocket, or have learned to limit your spending by your head. If you find yourself, after a careful self-analysis, in the first class you must face around immediately and form the habit of limited spending or you will be a failure as a business man. There is not a successful business man in the country today who has not learned the habit of limiting his spending with his head.

Further, you will have nothing with which to start a business of your own, whic his of the greatest importance, for if you have never learned the saving habit you will soon run through any money which may come to you from outside sources. A legacy may come as a convenient aid, but it is rarely a sound foundation on which to build a business. If, instead of a legacy, you are entrusted with the funds of others you will have too great a handicap in your old habit of spending, and very soon the money will be gone, and you will be called dishonest. You will be dishonest, too, even though you have not intended to take a dollar that was not rightfully yours. You would be dishonest in undertaking to handle the money belonging to others, while you still had the spending habit.

Two young men, one with the spending habit, and the other with the habit of saving as well as spending, each inherited large wheat ranches in the wheat belt of Nebraska. They were both active young fellows, with a desire to do things, and be somebody in the world. The spender immediately traded his ranch for a big restaurant in the nearest town, and started in being a business man. He hired help, found cash registers of silver rolling in, and there was no need to pay bills for a month, or even two months. It seemed to him that it was a long way to the bottom of that silver pocket, and so he spent as he wanted to spend. Inside of three months he suddenly came to the end, his business was gone, and he was compelled to go out and work for others. The other fellow rented the wheat ranch, went away and began working for only a minimum salary, but where he could learn the business he planned to enter. He saved a little money, though, and enjoyed every minute of his time. Today he still has the ranch, stock in three paying enterprises, a half interest in another, and money in the bank. One saved and the other spent, but the one who saved was not a miser. He bought the things he needed or that he felt he could afford without sacrificing his future, and today he can afford not only comforts but luxuries, while the other fellow is still working by the week. The one had learned the value of a dollar by saving it, by putting it to work for him, while the other valued the dollar only for the temporary enjoyment and "good time" that it gave.

You will be surprised, if you have had the spending habit, how rapidly money accumulates in a savings account. A few dollars a week soon total a hundred, and after that the increase is more apparent. There are other ways of saving too, which are easy, and will make the money you save earn money for you. It is possible to buy good bonds through a reliable broker by paying small weekly or monthly installments; in almost all towns, of even a few thousand people, there are building and loan associations where money may be invested each week, and return a good rate of interest.

The best foundation for credit is the habit and reputation of saving. You would not want to lend money to a friend whose custom it was to spend freely as long as he had a cent left in his pocket. A banker feels exactly the same way, and because it is his business to safe-guard the interests of the bank, many young men consider a banker harsh, selfish. The average banker, however, is not harsh—he is endeavoring to place the funds left in his hands where they will be sure to be repaid with interest. This is one reason a banker must refuse loans when he is not sure of the credit of the borrower. Again, many times he will refuse a loan as a protection to the would-be borrower. A banker, sitting in cool judgment, can see where a loan might he hurtful as well as beneficial, but first ot all your saving habit influences him. If he finds that you have been saving ten dollars or five dollars, or even commenced by saving one dollar a week, and made the saving a habit, he may be fairly certain that you are learning the value of money, learning to accumulate it, and learning to use it.

Your regular deposits have helped to establish your credit, and with credit

you have a foundation on which to start a business. Without credit you haven't a chance. The banker or credit manager who finds that you have the saving habit has confidence in you, because a saving habit means that you are using your head in making your expenditures. You have formed a habit that he approves of, because it is so important in business. He knows from experience with other people that when you have formed the habit of saving, you are almost certain to keep on saving. He knows that your body and brain have been trained to set aside a certain amount of reserve from each pay check, and that such a habit is a protection to him if he loans you money.

If you do not like the idea of saving —if you find yourself irritated by the word, there is still no reason for you not to commence putting aside so much money from each pay check. Call it your "Deferred Spending Fund." Think of it as that. Stop thinking about saving. Think of **not spending now**—of putting the money away until later when you will have sufficient to spend in building a business of your own. When you put a dollar in the bank simply say to yourself that you have deferred spending it—that it is yours to spend if you **wanted to spend it**, but that you have put off spending it—have deferred spending that dollar—indefinitely. Week after week and month after month this deferred spending will come easier, and you will defer spending a little more until after awhile you will find that the sum of your deferred spending is earning a tidy addition to the total.

At the same time you will have saved a very considerable sum, have laid the foundation of your credit by creating a bank account, and be ahead physically, mentally and in the calm satisfaction that you have something which you have deferred spending.

ARNOLD

(Continued from page 15)

and give some consideration to it, but quite a number will not profit very much by reading it. A certain per cent of our teachers—and the per cent is somewhat large, too—will continue to teach proper movement and proper position at the regular writing periods, and then will proceed to forget all about these things at other times. A great many teachers do not look at writing as the Supervisor looks at it. They don't talk writing half as seriously as we do, my good friends. The elementary teacher must teach a half dozen or more other subjects, and too many of them feel they have done their full duty in writing when they have taught the daily formal writing lesson. There is no use to get all worked up over the matter, or to tear your hair in desperation. We had just as well recognize the condition, and make the best of it.

I hope none of my readers are ready now to call me a pessimist. Surely I am not. I believe that I am merely a conscientious observer, and hope that I am truthful enough to record just what I have observed. It is not wise for the supervisor to shut his eyes and make extravagant claims.

Why teach arm movement then, if many of our pupils will not use the proper movement only in the regular writing period? I believe there are many reasons why arm movement should be taught. Even though the child never uses arm movement a single day in his life after he leaves the public school, he will profit a great deal by his arm movement training while in school. The teacher who conscientiously and intelligently teaches arm movement in the regular writing drills teaches good spacing, lightness of line, proper size, and good letter forms. The child can acquire all these desirable things by proper arm movement methods quicker and better than in any other way. The pupil does not lose a single thing by reason of his arm movement training, even though he never uses it after he leaves school.

I wonder whether my next statement will sound somewhat radical to you. Be prepared for the worst. The statement is this: I can't see that it makes any particular difference what kind of writing movement the individual uses after he leaves school, if it so happens that he has very little writing to do. If one writes only a short letter with the pen once or twice each month, and, in addition to this signs his name on a few checks, he will not be consigned by his Maker to a very hot place merely because he did not use his forearm muscle.

But I must deal here with another phase of this question. I can easily illustrate my point by telling what one of my former pupils told me. This student had had a term of arm movement training in his high school course, although he did not faithfully use the right movement in the preparation of all his daily lessons. He knew how to do the right thing, but he did not make the effort to do it at all times. Well, this young man got a job as bill clerk in a certain railroad office. His work was very heavy, for he had a great deal of writing to do. This is what he told me: "I soon saw that I could not use my fingers very long in a job such as I had. I was simply forced to use arm movement **because I had a great deal of writing to do.** I had no trouble to use it practically all the time when I really needed to use it. My arm movement training had taught me how to do it."

Now, that is the sum and substance of the one thing I wish to emphasize in this article. Arm movement training is good for the individual who is going to have a great deal of writing to do when he leaves school. Nine out of ten individuals will use what they have been taught when they "are up against it". Arm movement training is also good for the person who will never do much writing when he leaves school. Even though he uses finger movement or hand movement he will be a better writer in every way on account of his arm movement training.

H. A. Roush, Supervisor of Penmanship in the Public Schools of Philadelphia, Pa., has a life history that should be interesting to everyone who likes penmanship. It should also encourage those who have little capital but have plenty of perseverance and a strong desire to master penmanship.

In 1906 Mr. Roush was a public-school teacher, but his interest in penmanship led him in that year to attend the Zanerian College of Penmanship, Columbus, Ohio, to specialize. He had little money and paid his way while here by working in a restaurant for his board, and in the office of the college for his tuition. This was rather a strenuous life, but Mr. Roush found it possible to make good progress in penmanship in spite of the outside work, and at the end of nine months he had completed his course and then secured a position as teacher of penmanship.

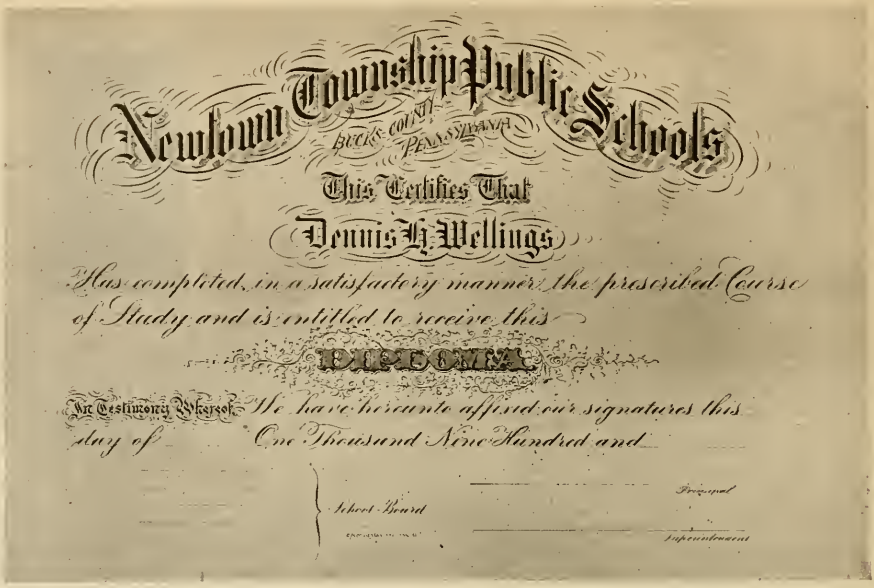
Since that time his progress has been steady. He has been supervisor of penmanship and teacher in business colleges, holding several responsible positions. From his position in the High School, Wilmington, Del., he was elected Supervisor of Penmanship in the Philadelphia, Pa., Public Schools. The course of study in handwriting in the Philadelphia schools is being reorganized under his direction.

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.

Engravers
Designers
Illustrators

Columbus, Ohio



A very beautiful diploma from the pen of E. H. McGhee, Trenton High School, Trenton, N. J.

FREE COURSE BY MAIL

For the next ten days, the Carnegie College will issue "Free Scholarships" to all students who may desire to become expert typists and stenographers by taking typewriting by mail. All standard makes of typewriters may also be rented by the student or bought on easy monthly payments of $4.00 per month. For "Free Scholarships" and full information as to typewriter, address Carnegie College, Rogers, Ohio.

Teachers Wanted

Penmanship or Commercial, Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.

Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

FOR SALE. An engrossing and illuminating business in a large eastern city, paying $3,000 to $4,000 a year. Establisbd over thirty years. Address ENGROSSING BUSINESS, Business Educator, Columbus, Ohio.

HAVE YOU SEEN
COMMERCIAL EDUCATION
(Formerly the Stenographer & Phonographic World)
A monthly journal covering all departments of Commercial Education

Strong departments for teachers of commercial subjects, shorthand, penmanship, accountancy, and business administration; students; stenographers; bookkeepers; general office clerks; private secretaries; public accountants; court and general reporters; and office executives.

Special features in every issue.

THE ONLY MAGAZINE OF ITS KIND PUBLISHED

Single copy 15c; Subscription $1.50 a year
Send for Sample Copy

COMMERCIAL EDUCATION
44 N. 4th St. Philadelphia, Pa.

HIGH GRADE
DIPLOMAS AND CERTIFICATES.

Catalog and Samples Free

HOWARD & BROWN
ROCKLAND MAINE

LEARN AT HOME DURING SPARE TIME
Write for book. How to become a Good Penman," and beautiful specimens. Free. Your name on card if you enclose stamp. F.W. TAMBLYN, 406 Ridge Bldg., Kansas City Mo

"HOW TO SELL"

The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors: "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Sample copy free.

HOW TO SELL
Department B. E., 22 W. Monroe St., Chicago, Illinois

Engrosser Wanted

State experience, age, salary and send samples; also a good beginner who is a willing worker. Good chance for advancement and to learn the business from A to Z.

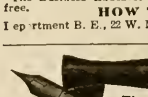
THE HARRIS STUDIO
Engrossers, Illuminators and Designers

Importers pure gold, silver, and aluminum tablets, Sheepskin, Vellum, Leather Bindings for Albums. Books on engrossing and illuminating bought and sold. Send for our prices.

1403-4 Marquette Bldg., Chicago, Illinois

HIGGINS'
ETERNAL INK-ENGROSSING INK
WRITES EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens.
THE ENGROSSING INK is for special writing, engrossing, etc.
These inks write black from the pen point and stay black forever: proof to age, air, sunshine, chemicals and fire.
At Dealers Generally
CHAS. M. HIGGINS & CO., MFR.
271 NINTH ST. BROOKLYN, N. Y.



There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" hand turned holders are adjusted specially for penmanship. 8 inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.

A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

Blackboard Writing by C. Spencer Chambers, Supervisor of Writing in the Syracuse, New York, Public Schools. The above was photographed from work done on the board while Mr. Chambers was instructing in the 1923 Zanerian College of Penmanship Summer School, Columbus, Ohio. Mr. Chambers has no supeior in executing free, rapid, attractive work of this character on the board. His skill enables him to surprise, delight, instruct, and entertain.

R. C. Anderson and R. J. Mayle recently opened in San Jose, California, the San Jose Secretarial School. Their announcement states that they intend to conduct "a high grade school of business and secretarial training catering to those who want the best in the way of business education."

We understand that these young men have had considerable experience as commercial teachers and are well known in San Jose. They believe in making use of good penmanship, judging from their announcement. In it a number of headings are in script, and a larger plate shows some very attractively written signatures.

Mr. Anderson recently made a one thousand mile trip throughout the state and reports that all of the California commercial schools seem to be doing very well. He also states that the outlook for their institution is very encouraging.

The B. E. extends best wishes for the success of these young men.

F. E. PERSONS Penmanship Specialist 100 Forest Ave., BUFFALO, N. Y.
For thirty years one of the most dashing and beautiful writers in the country. Circulars, return envelopes, etc., 4c. Abridged price list free.

SOME longer, some larger, but none better. Those who have tried my 4-in. holder say "SOME HOLDER." Prices and circular on request.
R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

LEARN ENGROSSING
in your spare time at home.
Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.
P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Est'e Bld'g. SCRANTON, PA.

LEARN TO MAKE SHOW CARDS
by mail. Easy, simple, scientific method. Make $2.00 an hour in own business. Also courses in Business and Ornamental Penmanship. Name on one dozen cards, 35c.
601 Butts Bldg. THE Butts Studio Wichita, Kan. Dept. E

PUBLISHED THE BUSINESS MAGAZINE
THE BOOKKEEPER AND BUSINESS MAN FOR YOU!
ISSUED MONTHLY AT $1.00 A YEAR
SUBSCRIBE TODAY AND START WITH FIRST NUMBER OF NEW SIZE AND STYLE
J. I. KINMAN, C. P. A.
SPOKANE, WASH.

A REAL GLOSS INK
Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.
D. L. MUSSELMAN & CO.
QUINCY, ILL.

Carving and Gouging on Cards
Three beautiful specimens for 25c, postpaid.
J. L. HENSKEY
280½ South Fourth St. Columbus, Ohio

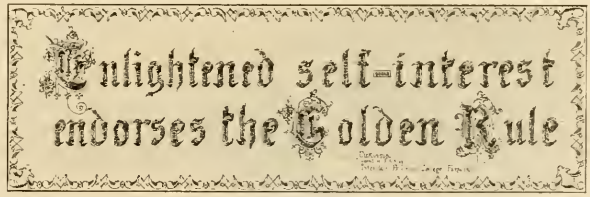
AN ORNAMENTAL STYLE. My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUB, Expert Penmen, 2051 N. Lake Ave., Pasadena, Cal.**

B. E. Ads. Bring Excellent Results

Cards Neatly Written
Ornamental .....25c a dozen
Script .....35c a dozen
Send 30c for sample of both styles. All communications cheerfully answered.
OLIVER P. MARKEN
1816 Buchanan St. Topeka, Kans.

THE BLUE BIRD
A new design, floorished on blue paper 9x15 inches, in black, white and gold ink. Gotten up especially for those who wish to collect the world's best in high class, ornate penmanship. Price $1.50 each or two for $2.50. A beautiful set of Italian Capitals free with an order for two specimens. **Give one to a friend.** E. W. Bloser says: "It is one of the most effective specimens of flourishing I have ever seen". Circular letter free. **A. W. DAKIN, 604 W. Colvin St., Syracuse, N. Y.**

Professional Penmen
D. A. O'Connell, Penman, LeSueur, Minn. Signatures a specialty. Samples 20c.



Specimen by Miss Pearl Dickinson, student of F. A. Krupp, Penman Interstate Business College, Fargo, North Dakota.

MEUB'S PROFESSIONAL OBLIQUE PENHOLDERS
Are Handmade, beautifully inlaid with the finest woods, and best of all, are properly adjusted to make clear-cut shades. $1.25 postpaid to you. Your money back if not satisfied.—A. P. MEUB, 2051 N. Lake Ave., Pasadena, Calif.

A PROFITABLE VOCATION
Learn to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00
PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.—a complete instructor for the Marking and Shading Pen, prepaid, One Dollar.

Trade Mark Catalogue free.
THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. B. PONTIAC, MICH., U. S. A.

ROUNDHAND for BEGINNERS

Copy and Instructions by
E. A. LUPFER, Zanerian College of Penmanship
Columbus, Ohio

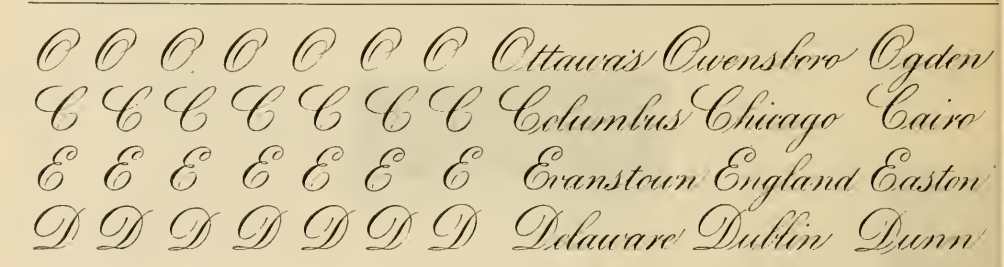
Start the letter **O** at the headline; that is, three times as high as the small letter. Swing gracefully down to the base-line, getting the thickest part of the shade at half the height of letter. Be sure that you begin with a hair-line, and taper into a hair-line before you hit the base-line. Swing gracefully around on the base-line and up, usually without raising the pen. Do not go up to the head-line. After you come down the second time make a light shade. Put the top part on last, picking up the line skillfully and swinging to the right. Get the top part no more rounding than the bottom, and the shade on the downward stroke of the top part should only be a suggestion of a shade. You will not find this letter so difficult if you study it carefully.

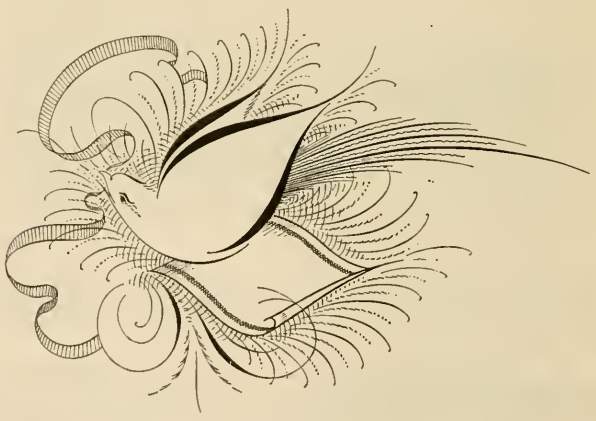
The letter **C** begins like the **S**. The shade in the **C** is about the same as in the **O**. Get the beginning oval nice and clear-cut with a snappy graceful shade, and the oval slanting down slightly. Do not get the top loop of the **C** too wide. The bottom of the **C** is the same in roundness as the **O**. The finished oval should come slightly above the minimum letters. The shade on the bottom oval of the **C** was put on last. Notice the slant of the loop and the ovals.

In beginning the **E** start the loop slightly below the head-line and swing up to the head-line, making a parallel effect. Make the top part smaller than the bottom. The little loop in the center should point slightly upward. A little shade may be placed at the end of this loop for strength. The shade on the last part of the **E** is put on last.

The letter **D** is not so difficult when one understands the shape of it. Start the compound curve slgihtly under the head-line. Swing down to the base-line and get a flat horizontal loop. In swinging back along the base-line be sure not to get too much of an instep or compound curve. The final part of the **D** makes a good graceful oval. The top part of the **D** is about the same in shape as in the **O**. A suggestion of a shade on the top part of the horizontal loop strengthens the letter. These letters cannot be made very speedily. They require care and patience.

A word about spelling. In careful work such as resolutions, ets., it is a safe practice to indicate with a pencil the position and spelling of each word. This secures proper arrangement, margins, etc., and gives one a chance to proof read the work and avoid mistakes. In our September lesson the word "Governor" is msispelled. This was due to writing the lesson without hastily outlining it with a pencil first. It is a very easy matter to leave out or add a letter to a word when one is thinking of the construction of the letters. The safe way, therefore, is to think of the spelling and English when outlining it in pencil.



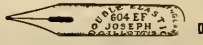


By the late C. C. Canan

Gillott's Pens

The Most Perfect of Pens

No. 1 Principality Pen



No. 604 E. F. Double Elastic Pen

No. 601 E. F. Magnum Quill Pen

Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability

Sold by all Stationers

JOSEPH GILLOTT & SONS

Alfred Field & Co., Inc., Sole Agents

93 Chambers St. New York City

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Cost Accounting Procedure, by W. B. Castenholz, A. B., C. P. A. Published by LaSalle Extension University, Chicago. Cloth cover. 333 pages.

In presenting this work on cost accounting a serious effort has been made to contribute something of value on cost accounting procedure. Not only underlying principles and their application are discussed, but the actual methods of keeping cost accounts are presented. The readers will not find extensive discussions of general accounting principles, it being assumed that these are sufficiently understood by any one interested in a detailed presentation of cost accounting procedure.

This work has its limitations in that the major portion of it is given over to a single plan of cost accounting, namely, cost accounting by production order. This plan has been selected because it is more universally applicable than others and because its presentation is quite readily comprehended. By no means is it intended to convey the idea that this selected plan is always the best and variations therefrom have been indicated.

Mr. E. C. Rayson, C. P. A., assisted the author with this work particularly in connection with chapters dealing with the distribution of factory overhead, and the procedure to link up the cost data with controlling accounts and general ledger. The work is also well illustrated by the use of charts.

The Advertising Hand Book,, by S. Roland Hall, former advertising manager for the Alpha Portland Cement Company, and Victor Talking Machine Company. Published by the McGraw-Hill Book Company, New York. Flexible binding, 743 pages.

This book is a reference work covering the principles and practice of advertising. It is now in its third printing and covers every step in modern advertising practice from making the layout to recording the returns.

practical aid to all users and writers of advertising. The author has put into

It is a real work, too — a reference volume designed to render everyday years of intensive advertising experit everything he has learned in twenty ience. It is a very complete, practical and usable book on advertising.

Applied Psychology, by Bernard C. Ewer. Published by The MacMillan Company, New York. Cloth cover. 480 pages.

The contents of this book are as follows:

Part I. The Aims, Principles and Methods. The Aims of Applied Psychology, Investigation and Control, Subconsciousness, Suggestion, The Measurement of Intelligence.

Part II. Education and Everyday Life. Fundamental Factors in Education, The Learning Process, Intellectual Efficiency, Control of Emotion, Will Power.

Part III. Mind and Health. Psychotherapy, Methods of Therapeutic Suggestion, Psychoanalysis, Religious Psychotherapy, Everyday Psychotherapy.

Part IV. Industry and Commerce. Vocational Selection, Industrial Training, Efficiency of Operation, Social and Moral Factors, Advertising and Salesmanship.

The Outline of Literature, by John Drinkwater. Published by G. P. Putnam's Sons, New York. Cloth cover, 295 pages, with more than 500 illustrations, including many full page plates in color.

The aim of this work is to give a clear, vivid idea of the great authors and the great books of all ages, from the time of Homer to the present day, whose power and charm have thrilled the souls of succeeding generations.

It is clear and concise, without being overburdened with detail. It is not intended for the specialist, nor does it indulge in learned arguments and critical dissertations.

The New Rational Typewriting, by Rupert P. Sorelle. Published by Gregg Publishing Company, Chicago, Illinois. Cloth cover. 152 pages.

The New Rational is based on the idea that the main object sought in the study of any subject is the development of power. Three main thoughts have been kept in view in preparing the new book:

1. The development of mechanical skill as a typist.

2. The development of the technical education of the student as an effective business worker. This is achieved by the selection of material that is of permanent value, and the instilling of habits early in the training that contribute to ultimate automatic skill.

3. The development of initiative, self-reliance, and real typing power. This is achieved through the laboratory problems that call for the constant exercise of judgment, instead of presenting material merely to be "copied".

The Silver Lining—Sunshine from the Business Trail, by Thomas Dreier. Published by B. C. Forbes Publishing Company, New York City. Flexible cover, 150 pages.

Every man is at one time or another beset with troubles, petty annoyances and worries. To every one there comes a day when his "skies" are clouded. To every one there comes a day when the feeling of great despair settles down upon him and nothing avails; when work seems to pall; when business and personal triumphs no long exhilarate, but are like "ashes in the mouth." Then it is time to look for the "silver lining" and try to find the sunny side of life.

Thomas Dreier's book, "The Silver Lining," is as refreshing as the sun after a bleak and miserable rain. He will keep the sun shining everlastingly in your heart. He shows you how to be happy under all circumstances and conditions. He points out the lovable features of those around you. He shows you how to enjoy the really worth while things of life no matter how great or small is your worldly fortune.

Roget's Thesaurus, by C. O. S. Mawson. Published by Thomas Y. Crowell Company, New York. Cloth cover, 741 pages.

This book supplies a greater number of synonymous terms for a given word than can be found in any other book. Furthermore, it gives the antonyms side by side with the synonyms so that when once the reference is made from the index a vast storehouse of both synonyms and antonyms is at the service of the reader. The book likewise discriminates the senses of both synonyms and antonyms. Roget with its indexed lists of affinitive terms indicating the various shades of meaning will satisfy the most exacting demands.

Risk and Risk-Bearing, by Charles O. Hardy, Professor of Economics, State University of Iowa. Published by University of Chicago Press, Chicago, Illinois. Cloth cover, 400 pages.

Besides insurance, which is the most obvious example of risk-bearing, this book deals with the business cycle, stock speculation, guaranty and suretyship and risks of labor. It is a scholarly presentation of the subject of business risks showing why risks are a necessary part of business and how they may be eliminated, transferred or handled by the expert. The book will be of interest and value to every man who wants to understand the science of business, and this should include all teachers of commercial subjects.

20th Century Bookkeeping AND Accounting

Comments About Sixteenth Edition of

A Practical Course in Touch Typewriting

By CHARLES E. SMITH

FROM THE CHAMPION TYPISTS:

George L. Hossfeld, World's Champion, 1918, 1920, 1921, 1922:
"I gained my knowledge of touch typewriting from Practical Course in Touch Typewriting and it gives me pleasure to recommend it to all."

Bessie Friedman, World's Accuracy Champion:
"I attribute much of my success to the fact that I got the right start from Mr. Smith's book, which combines to a remarkable extent those habit-forming methods so valuable to the typist who wishes to attain the highest degree of speed and accuracy in the shortest possible time."

Hortense Stollnitz, World's Amateur Champion, 1916:
"My introduction to a fascinating profession came through the pages of Mr. Charles E. Smith's textbook; I know the new enlarged text is a result of years of research and experience."

FROM TEACHERS:

James Telfer, Head of Stenography and Typewriting Department, Central High School, Newark, N. J.:
"It is the nearest approach to the ideal typewriting text that I have examined."

Lena K. Sargent, Rockland High School, Rockland, Maine:
"It is the best text I have ever seen. The colored keyboard charts will be a great help to beginners."

Margaret E. Dunbar, Dunbar's Secretarial School, Brooklyn, N. Y.:
"I specially like the rhythm drills, and the section on Business Letters. The legal work has always been a fine feature."

Max Weizenhoffer, Morris High School, New York City:
"There is plenty of material to permit the teacher to make a choice according to the time available for instruction."

FROM AN AUTHORITY IN THE TYPEWRITER INDUSTRY:

Mr. G. V. Oden, Mechanical and Sales Expert, Underwood Typewriter Company:
"There is absolutely nothing overlooked concerning touch typewriting and the best method of acquiring it. It contains many original ideas, aptly expressed, drawn from the author's experience in training all of the World's Professional Champion Typists."

Entirely rewritten, revised and enlarged, 1923. Complete (High School) Edition, 208 pp., cloth, $1.50. Regular edition, 120 pp., stiff paper cover, $1.00; cloth, $1.25.

Isaac Pitman & Sons

2 West 45th Street **New York**

PENMANSHIP STORIES

(Five normal schools use it)

The second edition of this book is now ready. Supervisors and teachers all over the country write enthusiastically about the interest these writing stories create in their classes. It is particularly adapted to the Zaner system of writing.

The stories relate to movement exercises, small letters, capital letters, etc. There are seventy stories in the new edition.

Price 50c

Money returned if you don't want to keep the book.

Send Personal Check or Money Order to

FRANK H. ARNOLD

Administration Building Spokane, Washington

Prepare for Court Reporting

Gregg School gives instruction and practice which exactly meets the needs of stenographers and others desiring to become court reporters.

This department is in charge of experienced and expert instructors. Our graduates are eminently successful in practice.

There are classes at all times suitable to every stage of previous preparation. Progress is individual. Therefore, students may enter at any time with equal advantage.

Write today for catalogue.

GREGG SCHOOL

6 North Michigan Ave. Chicago, Ill.

HANDSOME DESIGN CARDS

Design from Set One

Design from Set Two

We here offer the penmanship loving public two sets of utiful design cards, each set containing twelve cards with a erent design on each, and with sufficient blank space for a ie to be written.

These cards are unquestionably the finest of the kind ever en out. In the hands of wide-awake card writers they are ney-makers, costing less than 5 cents per set of twelve cards n $4.50 worth are ordered at a time. Remit 10 cents for a or 20 cents for the two sets, one set of each number, and how easy it will be to take orders at good figures. The ing surface of the cards is unexcelled for fine penmanship. y are printed so as to resemble pen work very closely, and it persons would suppose them to be pen work. The original gins were, of course, all prepared with the pen, set one hav- been executed by one penman, and set two by another, both of whom are recognized as masters in flourishing and designing.

We present above one design from each set, but you must see all of the designs to fully appreciate them. After seeing the cards, many persons have ordered large quantities, some using them for school advertising purposes and others for regular card writing purposes. One card writer who uses these cards reports that he and his brother cleared $37.00 in one day writing in a park.

PRICES FOR SET ONE OR SET TWO

(By mail postpaid.) At these prices the cards can be furnished in sets only.

One Set of 12 Cards	$0.10	Twelve Sets of 144 Cards	$0.70
Three Sets of 36 Cards	.25	Twenty-four Sets of 288 Cards	1.30
Six Sets of 72 Cards	.40	Forty-eight Sets of 576 Cards	2.40
Nine Sets of 108 Cards	.50	Ninety-six Sets of 1,152 Cards	4.50

THE ZANER-BLOSER CO., Penmanship Specialists, COLUMBUS, OHIO

"The text is alive and full of human interest. You certainly have something the world ought to know about."

So writes an able and experienced bookkeeping teacher about our new

Accountancy and Business Management

BY H. M. ROWE, PH. D. AND H.M. ROWE, JR.

The text, Parts One and Two, with Laboratory Unit Two, was not published until August 7; yet on the date that this advertisement was written—September 1—

More Than Five Hundred Schools

had already adopted the new course.

The classification of accounts presented in the book is modern and practical; the text discussion is thoroughly understandable and directly related to present-day business conditions; the teaching method is concrete and definite, yet flexible and adaptable to various types of school conditions; and through the instruction in Business Management and Control., which is correlated with the transactions, the whole subject of bookkeeping and accountancy has been intensely vitalized. The routine record-keeping work is illuminated by a study of the motives which underlie every business transaction and the effects which grow out of it. Students are shown very clearly how bookkeeping records are utilized in formulating policies and in determining the scope of future operations in a going business.

The following material, now published, provides a year's work in high schools and from three to five months' work in the more intensified course of the commercial school.

Price List Numbers and Prices

Accountancy and Business Management

TEXTBOOKS	List Prices *Wholesale
No. 1—Part One (For use with Laboratory Unit One only)	$1.08
No. 2—Parts One and Two (For use with Laboratory Units One and Two only)	1.50
No. 3—Parts Three and Four (In preparation)	
No. 4—Complete Text (In preparation)	
Laboratory Unit One	
No. 5—Budget of Transactions	.40
No. 6—Blank Books	.50
No. 7—Outgoing Papers	.24
No. 8—Filing Envelopes	.06
Laboratory Unit Two	
No. 9—Budget of Transactions	.36
No. 10—Blank Books	.88
No. 11—Outgoing Papers	.24

*Subject to regular school discounts.

Teachers' Keys for the above are ready.

Parts Three and Four will be issued early this school year.

The H. M. Rowe Co.

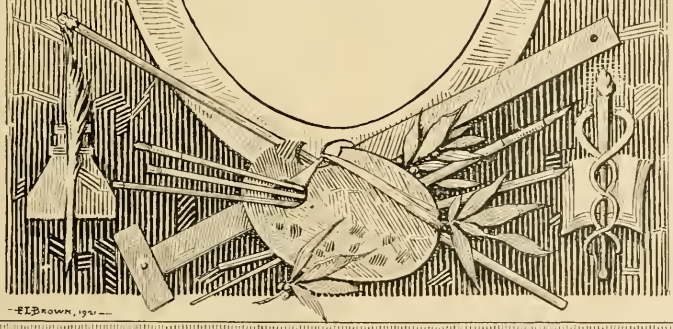
CHICAGO BALTIMORE SAN FRANCISCO

THE BUSINESS EDUCATOR

Vol. XXIX NOVEMBER, 1923 Number 3

PENMANSHIP ENGROSSING
BUSINESS EDUCATION

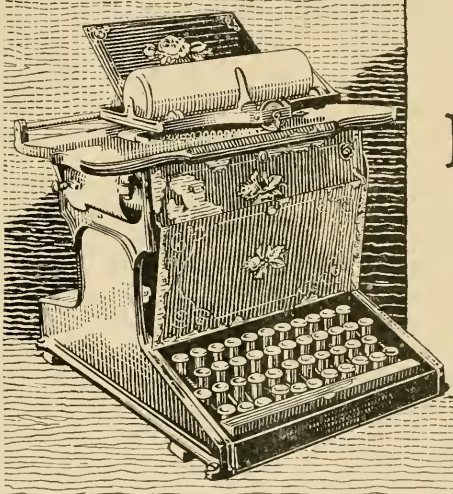
The
Business Educator
is Boosting
Penmanship—
Are You Boosting
the B. E.?



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

50th Anniversary of the Typewriter



·1873· Model 1 Remington

There was no such word as "Typewriter" until Remington made the first one fifty years ago.

·1923· Quiet 12 Remington

Remington still the last word in Typewriters

Remington Typewriter Company, 374 Broadway, New York—*Branches Everywhere*

ELLIS BOOKKEEPING

Journalizing Exercises, supplementary
Principles of Bookkeeping, for beginners
The Elementary Tablet Method of Teaching Bookkeeping, for first semester in high school, secretarial work, night school.
The Intermediate Tablet Method of Teaching Bookkeeping, for second semester or to follow Elementary Tablet Method in any school
The Complete Tablet Method of Teaching Bookkeeping, a combination of the Elementary and Intermediate
Section 1 Ellis Industrial Bookkeeping, first year high school or short course in business colleges
Section 2 Ellis Industrial Bookkeeping, third semester in high school or advanced course for business colleges
Section 3 Ellis Industrial Bookkeeping, fourth semester in high school or advanced course for business colleges
The Ellis Method of Farm Accounting, a one-book plan that is usable
Ellis Farm Bookkeeping, a more pretentious course
Modern Banking, all bank books used but no vouchers
The Ellis Method of Home Accounting, household bookkeeping
Marshall's Method of Thrift Training, a personal income and expense record.

Write for descriptive circulars or samples of any of the above publications.

ELLIS PUBLISHING COMPANY

Educational Publishers Battle Creek, Mich.

STUDY

Salesmanship and Business Administration

Advanced courses in Commerce which are being organized in the leading Commercial Schools of the country make a knowledge of Advanced Salesmanship and Business Administration imperative.

The unusual reduction of ten dollars is made to teachers on this Course.

Write for information.

The Knox School of Salesmanship

CLEVELAND, OHIO

The Reference Book of Accounts

by ROBERT J. McINTOSH, Certified Public Accountant

Fourth Printing—1923—299 Large Pages—Bound in Law Buckram—$3.75

An Authoritative Guide

To accounting and systematizing for accountants, auditors, instructors, school and college libraries, students of accounting, executives—for all who are interested in accounting and the analysis and preparation of financial statements.

Here is the way one accountant puts it: "For the experienced accountant this book is an A1 reference work, and for the novice it proves a gold mine of information."

"I particularly recommend to bookkeeping and accounting teachers, that they read and study this book, and that they in turn recommend it to their students, as it will give to anyone in the shortest possible time, a thorough knowledge of accounting as practiced by the largest and most successful companies, that otherwise would require years of experience and study of accounting theory."—H. E. VanCleef, C. P. A.

SPECIAL COMBINATION OFFER. Until Nov. 10 we will accept your order for "The Accountants' Handbook" to be published Nov. 15 by Ronald Press, (Price $7.50), and our Reference Book of Accounts ($3.75) at $9.00, provided your check accompanies the order. Your payment will be refunded if within 5 days after receiving books you wish to return them.

Metropolitan System of Bookkeeping

New Edition By W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. ..It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subect as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text publisred for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE CHICAGO

The Hausam System of Penmanship

Thoroughly Organized and Complete in All Branches

Hausam's Practical Writing Course
A Series of Seven Books for the Grades. Adopted and re-adopted by the Kansas School Book Commission for all Grade Schools of Kansas. Now offered for the first time for adoption outside of Kansas.....Per Book, $0.10

The Hausam System of Practical Writing
Two Books for High Schools and Colleges. Made the Official System for all Kansas High Schools by the State School Book Commission. New in Plan of Organization. Rich in Materials for Study and Practice. Now offered for the first time for adoption outside of Kansas.
Part I, 35c; Part II, 40c

The Hausam System of Text Lettering
For Students, Teachers, Engrossers, Engravers, Show Card Writers, Billing Clerks, Etc. Unsurpassed in Plan of Organization, Technique and Beauty.....Per Copy, $1.00

The Hausam Practical Penmanship Wall Charts
For Every School Room, to make the Teaching of Writing Effective. Issued in pairs. Each Chart 27x39 in. Cloth bound all around. Large, perfect forms of all capitals, small letters and numerals with staff ruling. Scientific grouping. Many other important features. No other Penmanship Charts in the same class.....Per Pair, $3.75

The Hausam System of Plain Penmanship (Complete)
Complete Teacher's Manual for Teaching Penmanship in all Grades, and in High Schools and Colleges. The most Comprehensive Work on Plain Penmanship ever published. Cloth bound, 7x9 in. Gold side stamp. Nearly 400 illustrations. More than 200 questions and answers on all phases of penmanship teaching. Many new pedagogical discussions .....Per Copy, $6.00

Correspondence Courses in All Branches of Penmanship
Illustrated Catalog Free

Address **L. H. HAUSAM**
Box 558B Emporia, Kansas

BLISS-ALGER

Bookkeeping and Accounting

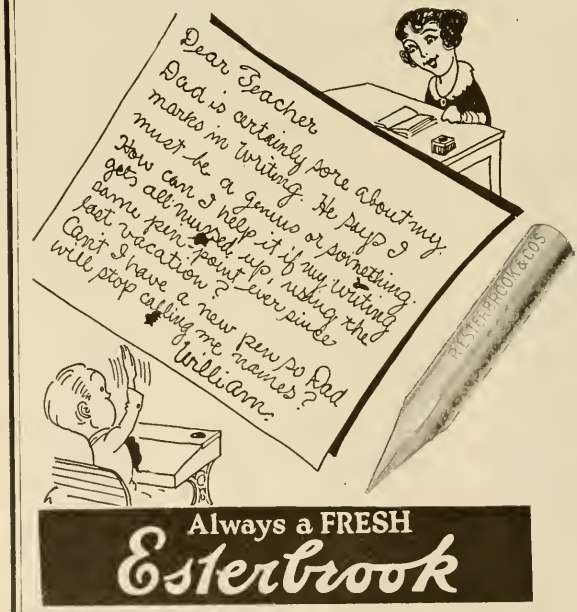
A strictly new course just off the press, combining Bookkeeping, Business Practice and Banking. Makes individual instruction a pleasure. Exceedingly interesting to the student.

Three Systems

ACTUAL BUSINESS (with offices)
FOLDER (like above, without offices)
CORRESPONDENCE

For High Schools, Business Schools or any institution teaching Bookkeeping. Text and outfit sent to teachers for examination. Mention school connection.

BLISS PUBLISHING CO.
SAGINAW, MICH.



Always a FRESH
Esterbrook

'riting

First-class instruction in penmanship deserves the help of first-class pens, the kind that Esterbrook has been furnishing to American schools since 1858. And not only good pens--fresh ones!

In our national advertising we are laying emphasis upon the thought that in the school, the office and the home, fresh pens are essential to good penmanship; dirty, overworked pens are a hindrance and a nuisance.

Pen No. 556

This is a fine-pointed Esterbrook pen, suitable for use in all grades. It is the most popular school pen in America.

Esterbrook Pen Mfg. Co.
CAMDEN, N. J.
Canadian Agents, The Brown Bros., Ltd., Toronto

Knox Books Are Teachable

They Are Based on Sound Business Practice—Not Theory

To James S. Knox, more than to anyone else, goes the credit of presenting the subject of salesmanship in teachable form.

A close student of psychology and of the learning processes, Mr. Knox knows the value of non-technical language and concrete, human-interest illustrations. He knows too, by actual experience the sales methods employed in successful business. In the organization of his materials, Mr. Knox has met every instruction need.

PERSONAL EFFICIENCY, as its name implies, deals largely with the development of personality, which after all is one of the big factors in successful salesmanship.

THE SCIENCE AND ART OF SELLING treats primarily of principles of production, distribution, and marketing. The book deals not only with principles but with their practical application.

SALESMANSHIP AND BUSINESS EFFICIENCY might well be called "Salesmanship and Business Management." As has been said of Mr. Knox's other works it is "sweepingly comprehensive and decidedly concrete." As this volume treats in a less extensive way all the subjects discussed in the other two volumes, it has gained wide favor with schools that devote but one term to the subject.

TEACHING AIDS

The experienced as well as the inexperienced teacher will welcome the news that teacher's manuals have been published for "Salesmanship and Business Efficiency" and "Personal Efficiency," also that a teacher's manual for "Science and Art of Selling" is under way.

These manuals prepared by master teachers reduce the teaching of salesmanship to such a practical basis that successful results are assured.

REDUCED PRICES, INCREASED SERVICE

Along with the publication of the teacher's manuals we are also able to announce a reduction in the wholesale price of the texts. The list prices of the texts are as follows:

	List Price
Salesmanship and Business Efficiency	$2.50
Science and Art of Selling	2 50
Personal Efficiency	2.00
Teacher's Manuals	.25 each net

Net Wholesale Price to Schools on Request

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO BOSTON SAN FRANCISCO LONDON

PITMAN SHORTHAND

SIMPLEST TO LEARN

SWIFTEST TO WRITE

SUREST TO READ

Write for Free Lesson

EQUAL TO EVERY DEMAND

ISAAC PITMAN & SONS

2 West 45th Street, New York

THE BUSINESS EDUCATOR
COLUMBUS, O.

VOLUME XXIX COLUMBUS, OHIO. NOVEMBER, 1923 NUMBER 3

MEETINGS OF COMMERCIAL TEACHERS ASSOCIATION OF NEW YORK STATE

Commercial Teachers Association of Long Island—President, Hazel Calkins, Lynbrook High School. November 17, 1923, Freeport High School.

Westchester County Commercial Teachers Association — President, Leon G. LaFleur, Yonkers High School. November 16, 1923, New Rochelle High School.

Commercial Teachers Association of Central New York—President, C. V. Clippinger, North High School, Syracuse. October 27, 1923, Blodgett Vocational High School, Syracuse.

State Teachers Association: Commercial Section — President, F. A. Wilkes, State Department of Education, Albany. November 27, 1923, Albany.

Hudson River Valley Association of Commercial Teachers—President, R. H. Meyers, Poughkeepsie High School. February 9, 1924, Newburgh High School.

Commercial Teachers Association of Eastern New York — President, Frances Callahan, Troy High School. November 27, 1923, Albany (in conjunction with State Teachers Association); April 12, 1924, State Department of Education, Albany.

Commercial Teachers Association of Western New York — President, Charles E. Cook, West High School, Rochester. March 22, 1924, Rochester.

Southern Tier Commercial Teachers Association—President, Grover C. T. Graham, Elmira College, Elmira. April 5, 1924, Elmira Free Academy.

The Commercial Section New York State Teachers Association — November 27, Albany. Mr. W. E. Smith, Chairman special publicity committee, Dunkirk High School.

The sixteenth annual meeting of the National Society for Vocational Education will be held in Buffalo on December 6, 7 and 8, 1923. An especially attractive two-day program on commercial education is being planned for December 6th and 7th. All commercial teachers are cordially invited and urged to attend. — W. B. Kamprath, chairman publicity committee, Buffalo, N. Y.

ATTEND THE NATIONAL COMMERCIAL TEACHERS' CONVENTION AT CHICAGO, DEC. 26 TO 29

Clay D. Slinker, Supervisor of Commercial Education, Des Moines Public Schools, Des Moines, Iowa, says:

"I like to attend the annual convention of The National Commercial Teachers' Federation because of the joy it gives me in meeting my old friends and the people who are leaders in Commercial education in this country."

C. M. Yoder, Director of Commercial Courses, Whitwater State Normal, Whitewater, Wisconsin, says:

uable. (2) We learn to appreciate a scrawl, if he is required to do his

"I attend the Annual Convention because; (1) The inspiration received and the fellowship enjoyed is invalby association, one cannot broaden his horizon without getting the view points of his fellows. (3 If for no other reason, I attend to know others and be known by them in my profession."

NEW ENGLAND HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION.

The Twenty-first Annual Meeting of the New England High School Commercial Teachers' Association will be held at the School of Secretarial Science, Boston University, Saturday, November 17.

Morning and afternoon sessions will be held.

Speakers of national reputation will give interesting and timely discussions. A large gathering is expected.

W. E. DENNIS HONORED

From a copy of the Haverhill, Mass., Evening Gazette of June 21st, we learn that W. E. Dennis, Brooklyn, N. Y., now dean of engrossing artists in this country, received the sum of three cents for his first job of engrossing. He was then a boy of ten or twelve. This fact was brought out when he recently engrossed a fine testimonial which was presented to former Chief John G. Gordon, of the Haverhill Fire Department, who now resides at Chester, New Hampshire, and which was the boyhood home of Mr. Dennis. The three cents were earned by Mr. Dennis by doing some engrossing work for Mr. Gordon's brother. When the testimonial was presented to Mr. Gordon recently by Chairman Wilkins, he told of the boyhood days of Mr. Dennis, and how proud they were of the accomplishments of this former Chester boy.

TEACHERS OF PENMANSHIP

You can do no greater service for your penmanship pupils than to urge them to subscribe to the B. E., follow Mr. Lister's excellent lessons and strive for B. E. Penmanship Certficates. We can begin subscriptions with the September issue. Write for club rates.

Pasadena, Sept. 1, 1923.

Zaner & Bloser,
Columbus, Ohio.

Gentlemen:—The September B. E. is a fine number with Lister's wonderful lessons. Arnold has something of value always. You have set a high standard for 1923.

Respectfully,
A. C. Evans.

Carl Marshall's contribution, "The Ways and Means of Speech," was unfortunately crowded out of this issue, but will appear in the December number.

THE BUSINESS EDUCATOR
Published monthly (except July and August) By THE ZANER-BLOSER CO., 612 N. Park St., Columbus, O.

E. W. Bloser - - - - - - - - Editor
Horace G. Healey - - Contributing Editor
E. A. Lupfer, - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

(To Canada, 10c more; foreign, 20c more, to pay extra postage.)

Change of address sbould be requested promptly in advance, if possible, giving tbe o'd as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy much reach our office by the 10tb of the month for the issue of the following month.

SENSIBLE BUSINESS WRITING

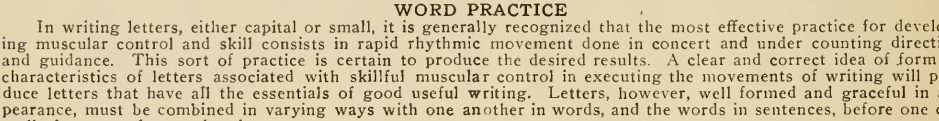
By C. C. LISTER
26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School for Teachers, Brooklyn, N. Y.

SEND SPECIMENS of your work to Mr. Lister for criticism. Enclose 25c—worth more.
TEACHERS sending specimens from ten or more students should remit 10c for each specimen.

WORD PRACTICE

In writing letters, either capital or small, it is generally recognized that the most effective practice for developing muscular control and skill consists in rapid rhythmic movement done in concert and under counting direction and guidance. This sort of practice is certain to produce the desired results. A clear and correct idea of form or characteristics of letters associated with skillful muscular control in executing the movements of writing will produce letters that have all the essentials of good useful writing. Letters, however, well formed and graceful in appearance, must be combined in varying ways with one another in words, and the words in sentences, before one can really be counted a good writer.

It should be kept in mind that almost all writing exercises presuppose a certain skill in letter combinations upon which practice is based and which is to be improved. The exercises in individual letters contribute something to the pupils' sense of balance, of proportion of letters to a line, of spacing between letters. But this alone does not make good writing. Before we can reasonably expect to write spelling, compositions, and other general written work well with the arm or muscular movement, we must learn how to write many appropriate words well. The words given in these lessons for practice include the new letter taught and some letters previously taught, thereby furnishing systematic review.



INSTRUCTIONS

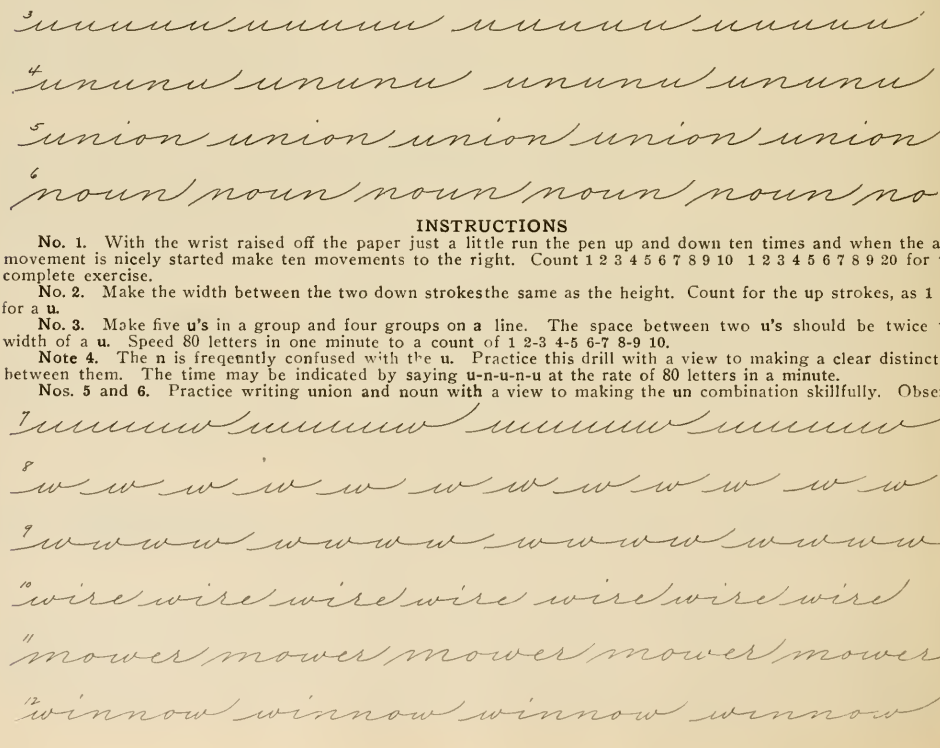
No. 1. With the wrist raised off the paper just a little run the pen up and down ten times and when the arm movement is nicely started make ten movements to the right. Count 1 2 3 4 5 6 7 8 9 10 1 2 3 4 5 6 7 8 9 20 for the complete exercise.

No. 2. Make the width between the two down strokes the same as the height. Count for the up strokes, as 1 2 3 for a **u**.

No. 3. Make five **u's** in a group and four groups on a line. The space between two **u's** should be twice the width of a **u**. Speed 80 letters in one minute to a count of 1 2-3 4-5 6-7 8-9 10.

Note 4. The **n** is frequently confused with the **u**. Practice this drill with a view to making a clear distinction between them. The time may be indicated by saying **u-n-u-n-u** at the rate of 80 letters in a minute.

Nos. 5 and 6. Practice writing **union** and **noun** with a view to making the **un** combination skillfully. Observe



the spacing and use the arm movement.

No. 7. Make this exercise with an easy, continuous under motion, halting slightly on the last up stroke where a distinct point and retrace is made.

No. 8. Make the single **w** to a count of 1 2 3, 4. Stop slightly on the 3rd count and then finish with a horizontal swing. Establish these characteristics: turns at the bottom, both parts equal in width, a distinct retraced point before the final stroke.

No. 9. Observe the above points and make the space between **w's** a little wider than a **w.** Count 1 2 3 1 2 3 1, for a group of four **w's.** Speed at first, 48 in a minute.

Nos. 10, 11, 12. Practice these words as a **review of w, m, n, o, r.** Make spacing between letters uniform.

10 wmmw wmmw wmmw wmmw

11 v v v v v v v v v v v v v v v v

12 vvv vvv vvv vvv vvv vvv

13 view view view view view view

17 revive revive revive revive revive

No. 13. Make the tops round. After running along freely halt on the ninth count, and form a retraced point and swing on the tenth count, as 1 2 3 4 5 6 7 8 9, 10.

No. 14. Make short turns at the top and bottom of the **v** and finish with a retraced point and swing. Count 1 2, 3 for the single **v.** Make the **v** as narrow as you can without making a point at the bottom.

No. 15. Form the three **v's** in a group to a count of 1 2, 3 4, 5 6. The connecting stroke is a sort of wave line. The practice of this exercise will develop a graceful movement.

Nos. 16 and 17. These words furnish practice in making the **v** and a review of **w, r, i** and **e.** Give special attention to turns and angles. The word revive is a good word for concert drill while the letters are named, as r-e-v-i-v-e.

18 mmm mmm mmm mmm

19 mx mx mx mx mx mx

20 mix mix mix mix mix mix

21 maxim maxim maxim maxim

No. 18. Make the tops round, the slant and spacing uniform. Make the final stroke like the final stroke in **m.** Count 1 2 3 4 5 6 7 8 9 10. Speed, 20 exercises in one minute. Try it.

No. 19. Make the over-under motion 4 times to a continuous count of 1 2 3 4. Make the cross stroke on the same slant as the up strokes. It can be made best in the upward direction.

Nos. 20 and 21. The **x** before it is crossed should be like the last stroke in **m.** When writing maxim write the complete word before crossing the **x** and dotting the **i.**

22 c c c c c c c c c c c c c c c c c c

23 cicicici cicicici cicicici cicicici

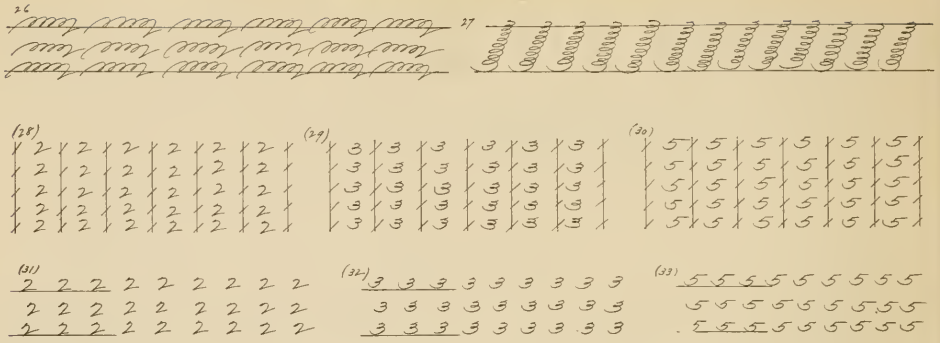
24 occur occur occur occur occur occur

25 accuse accuse accuse accuse accuse accuse

No. 22. The little dot or hook in the top of **c** is what gives it character. Therefore, the dot should be very distinct. Make the **c** singly to a count of 1 2 until the form is established.

No. 23. The downstroke of **c** is somewhat like that of **i**—slightly straightened. Make **ci** four times in a group. Make a stop on the dot in each **c.**

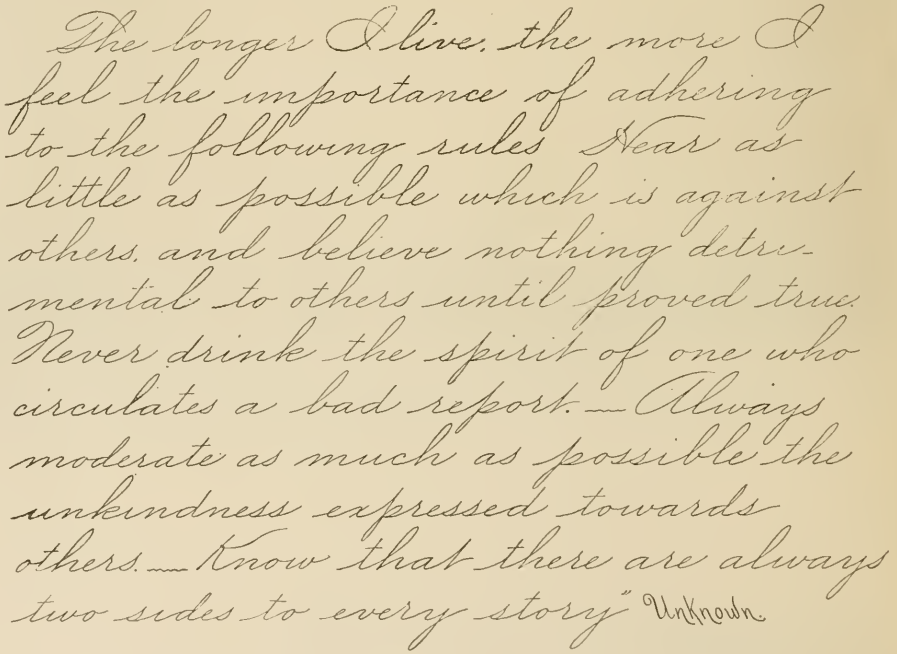
Nos. 24 and 25. Write the words occur and accuse until they can be written legibly at the rate of 18 to 20 occur's and 12 to 14 accuses in one minute. The time may be regulated by naming the letters, as o-c-c-u-r, a-c-c-u-s-e.



No. 26. Make the small loop four times with a rapid rolling motion, drop below the line and lift the pen to the right and upward to a count of 1 2 3 4 5. This exercise will be found helpful in developing the figure 2. Exercise No. 27 will be found helpful in developing the skillful little movement used when making the figure 3. Begin with a dot and roll it down to a rapid count of 1 2 3 4 5 6 7 8 9.

Nos. 28, 29, 30. Make full columns of each copy arranging the figures in columns as indicated. Begin the 2 with a dot and snap the pen to the right as it is lifted. The count for a 1 and a 2 is 1, 2 3 and repeat. The count for a 1 and a 3 is 1, 2 3 4. The count of a 1 and a 5 is 1,2 3, 4. Do not write rapidly—just regularly.

Nos. 31, 32, 33. When practicing to establish speed arrange the figures as indicated in Nos. 31, 32, 33. Note the column effect. **Test,**—see how many of each figure you can make in a minute. Repeated trials will increase the speed.



Advanced students will do well to follow the above advice as well as to imitate the excellent penmanship.

Supplementary Business Writing

By F. B. COURTNEY

Instructions Prepared in the Office of The Business Educator

$124.00

Milwaukee, Wis., Feb 7-
Wisconsin National Bank
Pay to the order of E. D. Kamers & Co.
One Hundred Twenty four Dollars
David Post & Co.

$614.00

Omaha, Neb. Feb 5-
First National Bank
Pay to Daniel R. Jones or order
Six Hundred Fourteen Dollars
B. A. Robins & Co.

$14006.00

Indianapolis, Ind. May 6-
American National Bank
Pay to F. K. Dare & Co or order
Fourteen Thousand Six Dollars
P. D. Mertens & Co.

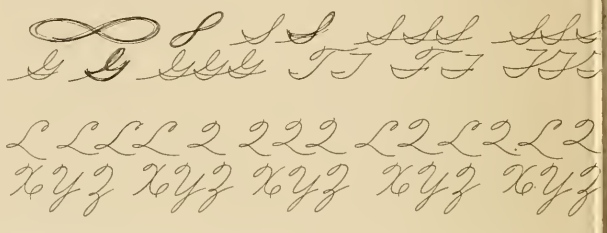
$55.00

Columbus, O. Feb. 7-
Bankers National Bank
Pay to the order of A. C. Quinn
Fifty Five Hundred Dollars
A. C. Richert

If you have sufficient freedom of movement and control of form to write a breezy style like the above, you can easily write a larger and less running style if desired, leaving off the long finishing strokes. But the thing to do now is to master the style presented here.

BUSINESS WRITING

Copies by E. A. Lupfer
Instructions by Arthur G. Skeeles



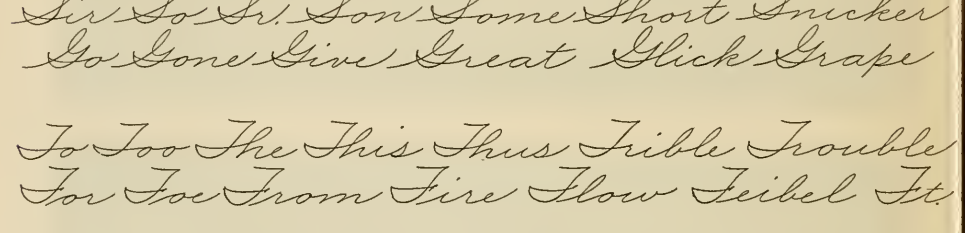
You might as well be told at the start that the letters given in this lesson are the hardest in the whole alphabet.

They are also the most beautiful letters when well made and will have more to do with the beauty of your writing than any other group.

The exercises given first, prepare you for making four of the letters. Notice that in the second exercise the down stroke is almost perpendicular while the up-stroke has considerable slant.

In **S** and **G** the up-stroke must be very strongly curved. If it is made too straight and with too much slant to the right, the letter is spoiled. Notice that the loop is much like the small **l**. In capital **G** the last down stroke is about parallel with the first up-stroke. This is a little difficult to get sometimes as the tendency is to make the up-stroke much more slanting than the down-stroke.

Two styles of **T** and **F** are shown. The first styles are graceful l should be made rather large, wh the second styles are plain and a especially well adapted to small wr ing. The exercises will help you get the swing of this style.

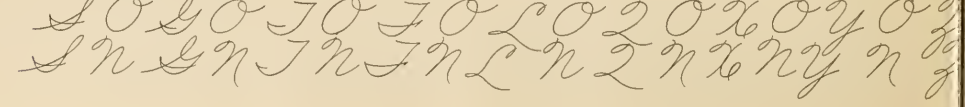


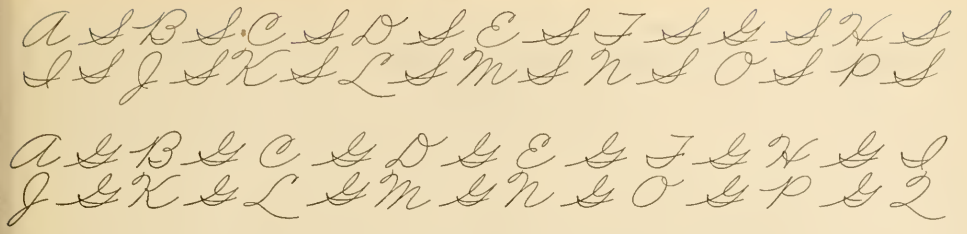
The remaining five letters are not as much used as the other capitals, but they must be learned. They are made entirely with curved strokes. Slant is especially important in these letters. Notice the slant and curve of the capital **L**, that the little loop on the base-line in the **Q** comes to the left of the loop at the top, and that **Y** and **Z** have the same slant throughout.

Here are shown the ltters given in this lesson measured with capital **O** and capital **N**, as suggested in a previous lesson.

The words give practice in the capitals given this month. **S, G, T** and **F** are used quite frequently and should be thoroughly mastered. If you want to become a really fine penman, y will master the other five letters ju as thoroughly.

Practice all the letters in the phabet measured with capital **S** a with capital **G**, just as we have us **O** and some other letters previous This gives you an opportunity to serve slant, height and other detail





ORNAMENTAL WRITING

By RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

Send Mr. Guillard two pages of your practice work with 25 cents and he will criticise and return your work

All the **G**'s except the next to the last begin with the same horzontal oval. The shaded part of the first **G** should not be made too curving. This shaded part is an abbreviated capital stem. The second and last **G**, which are alike, finish with the capital stem. Notice that the first and finishing ovals in this style cross at right angles. Study carefully the third and fourth letters. They have the same ending. The third begins like the first and second **G**'s. In both letters try to have the finishing stroke cross at the line. Notice how similar the beginning of the fourth **G** is to a certain style of **C**.

Owing to the very pronounced compound curve in the finish of the **S**, it is one of the most difficult letters in the alphabet. As in the **G**, the last oval, which is shaded, should cross the first at right angles. In all the letters of this plate don't drag the shade too far to the left.

The first part of the **L** is very similar to the **S**. The curve in the down stroke, however, is not quite so abrupt. Some penmen lift the pen at the line when executing the **L**, **Q**, & **Z**. If you wish, you may try it that way. I do not lift the pen, however, in making any of these letters.

The finish of the **L** and **Q** are alike, and horizontal.

The third **Q** has a very beautiful introductory stroke. Notice that it begins with a compound curve. This first oval extends beneath the line as far as the finishing oval; both are bisected by the line.

The beginning part of the **Z** is the same as the beginning of the **Q**. All the principles which form the first part of the **Q** can be used in making the **Z** and vice-versa.

This month I want you to cut out your best efforts on each letter and paste them all on a sheet of paper to submit for criticism.

Department of
PUBLIC SCHOOL WRITING

Frank H. Arnold, Supervisor of Penmanship, Spokane, Wash.

SPEED WRITING

The grade school child is weak in writing, if he enters high school without the ability to write rapidly. When the slow writer gets to high school and is required to copy notes and various other kinds of written work, his writing will become little more than work in a short period of time. Speed writing should be emphasized in the grades day by day. Even the third grade child can be given a little speed work from time to time, and in every grade beyond the third rapid writing must receive the attention of the teacher. If this plan is followed, the writing of our children will not "go to pieces" when they enter high school.

Then, again, many of our grade school children will never go to high school. It is very sad indeed that this is true, but such a condition exists, and we cannot help it. It is our duty, then, to send the seventh or eighth grade child out into the busy world, if he must go, able to write well and rapidly.

But form and speed must go hand in hand. The teacher who encourages the child to make a speed record without paying much attention to the form of his writing is doing an unwise thing. We have enough "scrawlers" in the world already. We certainly don't want to help manufacture any more. Speed writing will actually help the child to get better form, if we impress his mind with the fact that his speed words or speed sentences cannot be counted unless he meets certain requirements as to form. It is an easy matter for the teacher to pick out a few things relating to form when she gives speed work, and the class will pay attention to these vital things, if he knows that only by heeding the teacher's requirements will the speed work be recognized.

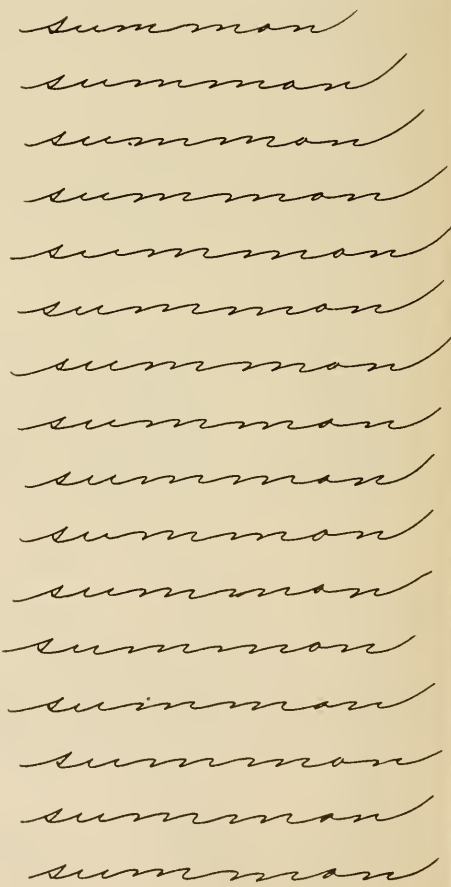
I take it for granted that the readers of this magazine will be interested in seeing some reproduced speed writing, writing done by an eighth grade child. Accompanyinig this article are two cuts—one illustrates the rapid writing of a stanza of poetry;

OBITUARY

Again the penmanship profession mourns the loss of a strong, enthusiastic penman. Guy L. Bovey passed away October 8th at the age of 34 following an operation for appendicitis at Fairmont, W. Va., where he was supervising the writing in the public schools.

Mr. Bovey became interested in penmanship in Kansas, his home state, back in 1913, at which time he attended the Zanerian College of Penmanship. He returned to the Zanerian during the summers of 1920, 21, 22 and 23, and became a very skillful penman and one of the best penmanship supervisors in the country. His ability to mix with people, his good nature and his skill and knowledge of his subject created a host of friends.

Before going to Fairmont, Mr. Bovey supervised the writing in Lenoir City, Tennessee, where he rendered good, faithful service. Superintendent Wilson of Fairmont writes: "It will take a very efficient supervisor to give us the service we received from Mr. Bovey."



the other, the writing of what I am pleased to term the "speed word."

The eighth grade girl wrote the word "summon" sixteen times in one minute. She wrote the stanza of poetry in one-minute and forty-five second. She was not familiar with the stanza of poetry. I read it to her several times, and she finally wrote it from copy.

She wrote both tests with heavy India ink that was diluted very little. Please bear that in mind as you examine her work. Don't forget, too, that she wrote it as I stood by her side. Try to make a speed record sometime when some one is watching you. Possibly you may get a little bit nervous. If you do that will help you to understand the strain that this girl underwent.

It might be interesting to try these two tests in your class room. Maybe some of your students will make a better record than this girl did. It will be splendid, if they do, but be sure that you emphasize form. "Faith without works is dead," and speed without form in writing is more than dead. In the language of the small boy of the street, "It is rotten."

Bright little dandelion
Downy, yellow face
Peeping up among the grass
With such gentle grace
Minding not the April wind
Blowing rude and cold
Brave little dandelion
With a heart of gold

Signatures by Mr. F. B. Courtney

Skill in penmanship like the above is not acquired in a day. It takes more study and practice than the average person thinks it requires. Courtney wore out many pens and spoiled many sheets of paper before he acquired his masterful skill. If you are going to learn to write, you must work systematically and intelligently and have a clear ideal in mind. Train your eye to analyze letters and don't forget that it takes persevering effort.

Patronize the BEST — The Business Educator Advertisers

Employee Responsibility in Business

By J. S. KNOX
The Knox School of Salesmanship, Cleveland, Ohio

BUILDING THE ORGANIZATION

The other day I was very much interested in reading the story of an Iowa horticulturist who had spent twenty years in the evolution and development of a strawberry plant, but the plant was so good, that he was able to sell it for $25,000 cash. This horticulturist had both the vision and the patience to spend twenty years in order to produce this wonderful plant, yet there are millions of men in this country who have not had the vision to spend twenty weeks and some of them even twenty minutes in preparing themselves to be of real service to their country and to themselves. They refuse to learn. They clog the wheels of progress until it sometimes seems impossible to get anything done efficiently. They have neither the vision nor the patience to prepare themselves for the great battle of life—then they expect the business men of the world to support them.

Every weak man in an organization helps to pull down the morale and efficiency of everybody in it, while every strong man in an organization stimulates the morale and increases the efficiency of everybody else in the organization.

A short time before my twentieth birthday, I woke up. I was hauling a scraper in the Great Northern Railroad. The work was very hard and it made me think. I decided to go to school. I had never been in the inside of a high school. I had lived on a South Dakota farm where there were no high schools. In the fall, I entered the Preparatory Department of the State University with only thirty dollars, but managed to earn enough money to keep myself in school for seven years after that.

If the teachers of the country could only sell to their students, the vision of the absolute necessity of preparation, they would render this country an enormous service.

We can get anything we want in this world providing we want it so badly that we are willing to pay the price to get it. Drive that one home and then follow it up with this one: efficient business men are going to drive out of the business world, the men who haven't the foresight and wisdom to protect themselves by the right kind of education.

If a concern is losing money, it is self evident it cannot afford to increase salaries. If it is making money, possibly it can. The more money it earns, the better salaries it can pay. Suppose every employee of the company were to say: "I am going to do everything within my power to help this company make more money. If they make more money as a result of my efforts, it means that I am worth more to them and they will pay me more." And what is more, they do pay more. If the concern one is working for is doing a $100,000 a year business and the employee is being paid $1,000.00, it means that one cent out of every dollar that comes into the Treasury goes to him. How can he get two cents out of that dollar? Put up a fight to get an increase in salary? Nay verily. But rather double his value—double the service he renders.

Remember the public is boss. The employer is only an umpire who checks the money value of the employee's services.

Let me suggest that you pick up illustrations of your own right along this line. For instance, this one comes to me at this moment. Late in June I spent three days at the Palace Hotel, San Francisco. My expenses were being paid, so it is not a personal matter. The first morning my breakfast cost half a dollar. I gave the waiter a dollar with the bill. He "forgot" to return the change. I called for it and got it. Henceforth I went out to dine. This waiter was not thinking in terms of organization success. He was killing business, driving it away instead of building it. On the other hand, a waitress at Paradise Inn, Mt. Ranier asked if I would like to be served with another cup of coffee or a side order of something. She was building good will and business.

At noon one Saturday, I talked over a contract with a lawyer. I told him I was leaving for Wilmington, Del. Sunday night and would reach Newark, N. J., late Tuesday, instructing him to send a copy of the contract to Newark so that I could get it Wednesday. He agreed. I then returned to my office where I was handed a telegram, informing me it would not be necessary for me to go to Newark I immediately called the lawyer. His Secretary replied that he had just gone. I told her I did not want the contract sent to Newark but wanted a copy of it at once. I asked if she would copy it immediately so that I could get it. She replied that it was one o'clock and quitting time and that she could not copy it until Monday. I immediately sent for it and the work was done in our office. The lawyer's secretary did not have the vision of the organization. She had no regard for the inconvenience she was causing me or the business she was possibly ruining for her employer. She used very poor salesmanship. She was killing business—not building it.

This is different than the attitude of another lawyer's secretary in Portland, Ore., who telephoned him at ten o'clock at night and told him about something that had to be done that day, saying that if he couldn't attend to it, she would. This woman was receiving a salary of two hundred and fifty dollars a month. The law firm said they didn't see how they could conduct their business without her, as she not only managed the office, but managed their affairs. She was building business for the organization.

A banker once told me that no official of his band was in greater need of a knowledge of Salesmanship than his bookkeeper. A wrong statement sent out from the bank, he said, was most unfortunate, as it created a very bad impression. It is a business killer. Yet mistakes in statements amounting to two hundred and fifty dollars came to our organization recently in one month, and unfortunately enough, these mistakes were in this concern's favor—not ours. These errors did not tend to increase our respect for this concern.

A bank organized a Salesmanship and Business Organization Class among its employees. Inasmuch as our Course was being used, I was asked to address the group. Just before the meeting I was told that the bookkeeper wished to see me. I found him in a cage in the back part of the bank. He asked—"Why should I study Salesmanship? I am not a salesman and never intend to be. I am a bookkeeper." My reply was—"you shouldn't study Salesmanship—provided you wish to stay in this iron cage all your life and remain nothing but a bookkeeper. If that is your ambition, I have nothing more to say. But if you wish to become the Cashier, Vice President or President of this bank, you must learn human nature. You must develop your personality. You must learn a thousand contacts you know nothing about now. Suppose a customer of this bank came to you to-day and asked to make a loan. Would you be competent to judge the man and his character? Would you be able to determine the value of his security? You would not."

Then I told him the following story from my experience. A friend of mine secured a position in a certain bank, and in order to prove his value, he wanted to make a record securing new business. He insisted that I transfer our Company account to his bank. It was not to our advantage to do it, but I finally consented for the sake of friendship, which, by the way, shows what friendship will do. After dealing with the bank for about a year, I decided on the spur of the moment one day, to see how easy it would be to borrow some money which we did not need. I approached the Vice President and told him we had just bought several thousand dollars' worth of paper and I came in to seeif it were possible to borrow

(Continued on page 22)

A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

"Battalion, attention, barked the Commandant, and the hundred and fifty young men in gray, boys of fifteen to eighteen clicked heels together, dropped hands to the side and came eyes front at the command. "Lieutenant William Hooper, step two paces to the front." A trim looking young man of eighteen, with face as pale as death, stepped shakily two paces to the front of Co. B. "Adjutant read the order." The Adjutant with a paper in his shaking hands read: "Lieutenant William Hooper for conduct unbecoming an officer and gentleman is, by finding of a Court Martial, hereby reduced to the ranks and for the next thirty days will consider himself under arrest and confined to school limits." Battalion, break ranks!" and the hundred and fifty boys dispersed over the Parade Ground of the Great Western Military Academy to talk over the disgrace of the most popular officer in the Battalion.

William Hooper, the young man just reduced to the ranks from the position of 1st Lieutenant of Co. B., was a Kentuckian from the Blue Grass Region, Country of beautiful women and beautiful horses and there were some beautiful men from that part of the Blue Grass State and William Hooper was one of them. He stood five feet nine, and still growing, narrow in the hips, full and round in the chest, fine clear cut features, dark brown slightly wavy hair, keen dark gray eyes, firm lips covering white teeth, as active as a panther, best ball player in the battalion, fine all around athlete, a good scholar in the classes and a favorite with everybody. But, Lieutenant Hooper had one failing, probably he had more than one, but this one was conspicuous. He came from a family that looked upon the wine when it was red and looked upon everything else that contained alcohol and William Hooper had been brought up where wine was on the table all the time, brought up in the home of the Mine Julep and Sherry Cobbler; of old Bourbon and all those delectable drinks of the old South. His father, a lover of fine horses and fine wines, had died in an argument with pistols with another hot headed race track man, when the boy was a baby and he and a sister had been brought up by his grandfather, a fine old Kentucky Colonel with a string of race horses, none too profitable. The grandson, sometimes, when he got the chance, imbibed too freely and so it happened that a week before this date Lieut. William Hooper returning from Chicago, twenty miles away, where he had been on leave of absence, came staggering up the front walk of the Military Academy at 9 o'clock in the evening, singing at the top of his voice "In the morning call me early, call me early mother dear!" and concluding his vocal efforts with the announcement that he was to be "Queen of the May."

The principal of the Great Western Military Academy, Col. Harlan P. Davis, didn't earn his title for gallant service in the war of the rebellion. He didn't go, because one leg was shorter than the other and his temper was shorter than his shortest leg. The principal of a military academy is a colonel, a general, or a major by courtesy only. Col. Davis had been for many years an ardent advocate of total abstinence. He came west from the wet state of New Jersey where children as soon as they were weaned began to drink apple jack. He had seen the evils of intemperance on every hand and being a fiery and eloquent man had gone on to the lecture platform many times to speak against John Barleycorn and Apple Jack. It made him fairly froth at the mouth when boys in the Great Western showed the slightest sign of exhilaration as they did sometimes, for while the town itself went no license, there were several speak easies and blind tigers in the neighborhood and the one hundred fifty young men who made up the corps were some of them ready to take a chance even if they got caught. Several had been sent home simply on the evidence of a breath, and inability to walk a crack, and when Lieut. Hooper broke out, the old man simply went up in the air and declared that Hooper must go. "In all my thirty years of experience as a teacher," said he, "I have never witnessed so disgraceful an exhibition as that of last evening. Hooper ought to be drummed out of camp, as it is, I shall buy a ticket for Louisville and he leaves here tomorrow, in disgrace." But that night there was active effort in behalf of Lieut. Hooper. The boys all liked him and so did the dozen or so of teachers who made up the staff of the Great Western. A petition went about from man to man, every boy in the battalion signed it and every teacher. The petition begged the Commandant, because of past good behavior and brilliant achievement on the part of Lieut. Hooper, that he be given another chance and then the boys went to Major Devens. Devens was by far the most popular of the instructors, a New England Yankee, himself a good athlete, thoroughly posted in sporting affairs, able to handle the gloves expertly, and to captain a successful baseball team, and behind the bat received the swift delivery of young Hooper. He was also a favorite with Col. Harlan P. Davis, for Davis never had to settle any disputes for Devens. If Devens had any trouble with the boys he never ran to headquarters with it and the old man said of him: "What I like about Devens is the things he knows enough not to see. There are any quantity of little things that come up that are of no great importance, yet if reported can keep the water boiling all the time." The boys went to Devens and Devens went to the old man. To say that the Colonel was hot under the collar would be to put it very mildly, he fairly sizzled, and at first he refused utterly to listen to any such idea as giving Hooper another chance. But the tall professor was perfectly cool and he said: "You know Colonel, it is only two months to the end of the year, the baseball season's just coming on, Hooper's the only really good pitcher we've got. We don't want our team to get trimmed by all the other amateurs around here and besides Bill isn't any more guilty than a dozen other fellows here who drink as much and more than he did, only it got the better of him that night. If he is fired the whole battalion is going to be sore, for it will break up the baseball team and it will have a bad effect all around. Bill has been a very decent boy, he is ambitious, and he comes from a good family but there has never been any restraint on him. I got a letter from his sister Etta the other day. You remember, she was here when he came back at Christmas time. Nice girl, she knew he liked me and she asked me in this letter if I would not keep an eye on him; said he meant well but sometimes needed watching. I didn't realize he was going to Chicago to stay two days with that sport uncle of his from Louisville. I honestly think Colonel that it will be a mistake to fire Hooper. Reduce him to the ranks, make him take his medicine, and realize that if one dances he has got to pay the fiddler." "He may run off," objected the Colonel. "Well, he may, but I believe if I have a talk with him I can persuade him that it is better to be a man, take his medicine, pay the bill, and come out clean at the end of the year rather than to get expelled in disgrace and go home to the shame of his family."

And so it came about that the Adjutant read the order with which this article began and First Lieut. Hooper of Co. B. went back to the ranks as private, while Sargeant Banghart moved up and took Hooper's place, much against his own wish. It is not pleasant to be obliged to cut the stripes of a 1st Lieut. off the sleeves of your military coat and drop back into the rank of private and let your good sword rust in its scabbard and your nice gold aiguilettes tarnish and put away the crimson silk sash that looks so fine when you have a dance or reception and waltz or two step with the best girls. It made Wm.

(Continued on page 20)

MENTAL MEANDERINGS

By CARL MARSHALL
Weichtpec, California

Some Ways of The Wild Things

Seldom do I go for an observatory ramble among these sunlit hills and bosky dells of the Mattole, but I think of the delight the region would have given to Henry Thoreau or to John Burroughs. I have jaunted off and on among the haunts of both these unrivaled nature lovers, and have found them rather tame and niggardly in their wild life as compared to that of these fervent coast foot-hills of California. Even in the hey-dey of May or June one needs the eye of a Thoreau to see much that interests in the cool and somber glades that surround Waldon Pond, or among the thin-soiled granite knolls of the Massachusetts coast. And the conditions are not much better, so far as I could see, among the sparce wooded hills and ravines of the Hudson and the Adirondacks, where the keen-eyed Burroughs saw and described so much that is worth while. Northeastern America, with its near proximity to the ice-strewn and wind-swept banks of Newfoundland and Labrador, cannot show the opulence of out-door life that enriches these far-flung hills and dales bathed, summer and winter, by the mild semi-tropic zephyrs of the Pacific.

The merest dub of a nature-lover may stroll along these trout streams and trails of the Mattole and find something doing every minute. If he is out early enough in the morning, he will surprise many coveys of crested quails taking their early breakfast in the borders of the vetch fields, or, perhaps come upon a family of grouse or pheasant picking their way curiously among the chapparal Blue-birds, fly-catchers, jays (two kinds) and those odd-looking long-tailed towees are likely to flit across the trail at every turn, also the junco, or snow-bird, with its sooty head and neck and white tail-feathers, a traditionally winter bird, which, curiously enough, and contrary to some of the books, rears its young in these hills.

Later on in the day, when the birds have retired to the deeper shades, the insect life wakes up. Californians who dwell near the cool borders of the ocean see very little of insect life, either crawling or a-wing. It is different out in these fervent, fogless glades, where the thermometer climbs into the eighties or nineties every day. Here there are bugs galore,—grasshoppers of many kinds, some of them big fellows, two or three inches long, basking numerously on the hot hillsides; divers butterflies of varied hues, floating about the shadier nooks; occasionally big black beetles with formidable "pinchers" scurrying along the paths; dragon-flies like miniature airplanes, some of them with bodies of brilliant red or blue, gliding here and there; even more brilliant leaf-flies seeking out foliage spots open to the sun, and last and least desirable, the numerous members of the singing tribes. These include several kinds of wild bees, and at least a half-dozen species of big wasps among the bees, perhaps the most curious is an odd little fellow who burrows in the ground and lines his burrow with green leaves which he scissors out in the form of perfectly circular disks. A species of black and yellow bumble bee constructs underground nests in the hay-fields, which she stores with tough papery jars filled with the richest honey. These California bumble bees seem less truculent than their eastern relatives and rarely attempt to use their formidable stings.

The lordly bald hornet heads the delegation of the wasp tribe. He is showy in make-up, his uniform is jet black with white markings, and he gets his name from the white front of his big, squarish head. He wields a fearsome rapier, but seldom attacks when let alone. When not, he visits condign punishment on the aggressor. In a low tree overhanging the "swimming hole" in the creek down the hill from our ranch house, swings a big grey-papered nest nearly a foot in diameter, built this year by a colony of these winged soldiers of the air. But old and young may splash and play in their "birthday suits" right under this big nest without fear of molestation by the proprietors, so long as they "keep themselves to themselves" as the old country phrase has it. But let some venturesome youngster, though protected by a hundred feet or more of distance, shy an aggressive stone at that hornet's nest, and there is a different story. The videttes on guard will charge the offender with almost the speed and precision of a bullet, and they will get him nine times out of ten. A hornet, thus propelled, does a loop-the-loop stunt when within a foot or so of his mark and finishes the flight tail first. A wound fairly delivered will draw blood and be accompanied with such a shot of venom as will cause the victim to lose interest in all other mundane affairs for some time to come.

But the really dreaded stinger of these hills is the yellow jacket. He is smaller and probably less venomous than the hornet, but he makes up for this in numbers, pugnacity and general "cussedness." Sometimes he builds his nest in a tree or other sheltered place, but mostly places it underground, and may excavate for this purpose, a cavity as large as a water pail. Usually, he courts trouble by locating his colony (or rather her colony, for it is the queen who decides these matters,) near a road or trail or other frequented place, then woe to any intruder who does not keep at a respectful distance. Like other wasps, and unlike the bee, the yellow jacket does not lose his stinger when he plunges it into his victim, nor is he like the hornet, satisfied with a single thrust. His method is to seek out the most vulnerable and defenseless part of the enemy's works—up his trouser leg or under his shirt for choice, and then proceeds to work his little poison injector with the rapidity of a machine gun. It matters not that he is quickly crushed to atoms by the enraged victim. There are plenty of other compatriots to take his place, and when it comes to sacrificial courage, neither Arnold Winklereid, nor Horatius had anything on the yellow jacket. The yellowjacket's armament also includes a formidable pair of fiercely biting mandibles, and it is alleged that when he goes berserk, he plies these as well as his stinger. Should I decide to personally demonstrate the truth or falsity of this allegation, I shall try to make the demonstration by proxy.

It is a pleasure to record that both the hornet and the yellowjacket have their good points, as well as their venomous ones. For instance, they are the one efficient enemy of that scourge of the garden and orchard, the aphis, or plant house, and they are also to be credited with the destruction of millions of young grasshoppers, and various species of pestiferous flies. The other morning I noticed a cloud of "jackets" swarming about the head of Old Bossy, our ranch cow. But they were not attacking her, otherwise, Old Bossy would not have gone on placidly chewing her cud. Investigation showed that they were breakfasting on horn-flies, an especially vicious little pest that makes life miserable for the livestock. At goat-milking time, both the hornets and the "jackets" may be seen darting about among the nannies and relieving them of the various flies that have followed them in from the range.

But the yellowjackets have their own enemies, the most formidable of which is our odorous friend, the skunk. This prowler burrows into the nests at night, glutting himself, not only with the thousands of helpless adult insects, but on their more toothsome young. In the morning there is nothing left but a few fragments of the paper combs to show where the jackets had held sway. As the result of an incursion of fur-trappers that worked on the Mattole last winter, there are very few skunks about this summer, and as the result of this, there is an unprecedented crop of yellowjackets. This is bad news for the campers, but the farmer says that the jackets are better neighbors than

the skunks, and he is doubtless right

Unlike most other hymenopters, neither the hornets nor the jackets store up food for their young. These are fed directly as they are reared, the same as young birds. It is said that in the ordering of the domestic affairs of the 'jacket community, each adult worker, is responsible for the care, and feeding of a single baby, for whom he forages for horn-flies, fresh meat, or other toothsome dainties. When the young mature, which they do in a few weeks, they take their place as workers, building new combs and taking care of the new crop of babies. These wasps do not "swarm" as do the bees, but enlarge their quarters as the colony requires it. None of them are honey-makers.

There is a prevalent belief in some quarters, that liberal stinging on the part of bees and 'jackets is a sure cure for rheumatism. An observer in this region asserts that this must be true, as he personally knew an old party who had rheumatism so bad that he had not been able to move without a crutch for years. One day this unfortunate chanced to sit down on a yellowjacket preserve, and in less than a minute he was seen sprinting down the trail at record speed, and quite unaided by his crutch. This testimony seems conclusive, and should there be any discouraged rheumatics down in the fog-belt who would like to try the cure, why, Ettersburg can easily supply the necessary 'jackets.

Education While You Wait

A rumor was started the other day to the effect that Yale is soon to confer the degree of B. A. without requiring the recipient to know both Greek and Latin. At once a grievous wail went up from certain circles. We are soon to see the end of real education. Scholarship is bowing her head to the roughnecks. Dollar-getting will soon replace collegiate scholarship, and so on. It probably isn't that bad. It is conceivable that the gilded youth who draw B. A.'s at Yale might be let off with one dead language without their cultural decorations being irretrievably knocked into a cocked hat. However, that is a technical matter to be decided by the scholastic quidnuncs. The real significance of this rumored new departure at Yale is a change in, rather than an abatement, of the terms of scholarship. It means that the educational curriculum is more and more taking on the features of an al a carte instead of a table d' hote menu. Of course, this means a wider opportunity for those shallow-minded seekers for cheap distinction who care for the degree letters, parchments, and other bedeckments of learning rather than for its substance. This sort of thing has been a potent force in the soul of man ever since he emerged from his cave and began to array himself in porcupine quills and parrot feathers.

It is undoubtedly true, however, that our colleges offer better opportunities to the student to acquire sound scholarship t. an they ever did. It is also probably true, despite the moaning of the pessimists, that there is a larger proportion of men than ever, who are seeking this kind of scholarship. This country is dotted all over with good high schools that offer opportunities for both a broader and a sounder scholarship than were to be had in the colleges of two generations ago. Probably John C. Fremont, who was graduated from Charleston College in 1831 at the age of 18, had received nothing more than what we should now call a high school education.

The most striking thing about modern educational opportunities is its diffusion. For our grandfathers, the college was the one gateway to education, and it opened upon a single and rather narrow avenue: today, there are scores of gates opening upon roadways that run in all directions. Besides the multiplicity and variety of our schools that have divided the torch of learning into a thousand scintillating lights, we have our public libraries, our Chautauquas, our summer schools and winter lecture

(Continued on page 27)

During the past twenty-two years Mr. J. D. Rice, caricatured above, Penman and Accountant in the Chillicothe, Mo., Business College, has helped to train more than 50,000 students for the commercial world. He is a humorous and fascinating conversationalist, and famous for his ready recollection of essential facts. He enjoys the reputation of being one of the best all-round penmen in this country, is a competent accountant, and a most successful instructor.

While Mr. Rice is a deep lover of home and family, his Hudson Super-Six also occupies a big place in his life. He is master of his motor car, the same as of his pen. Mr. Rice is also fond of tennis, football, and other outdoor sports, having held the tennis championship of Northern Missouri for a number of years. He is a Kiwanian and an Elk.

Once when his name was mentioned for Mayor of the city of Chillicothe, Mo., he refused to run because he loved his work with students.

Mr. Rice was born about forty-seven years ago in Cameron, Mo. After finishing the work in the city schools he took two years' work in Chillicothe Normal. When he had finished there he did post-graduate work in Northern Ill. Normal School and Dixon Business College. At twenty-three he graduated in a post-graduate commercial and pen-art course under the noted penman, L. M. Kelchner. Following this he attended The Grand River Academy one year and then taught one year in the same institution. The next year he accepted his present position, which he has held for twenty-two years.—Jas. D. Kennedy, Attorney-at-Law, Chattanooga, Tenn.

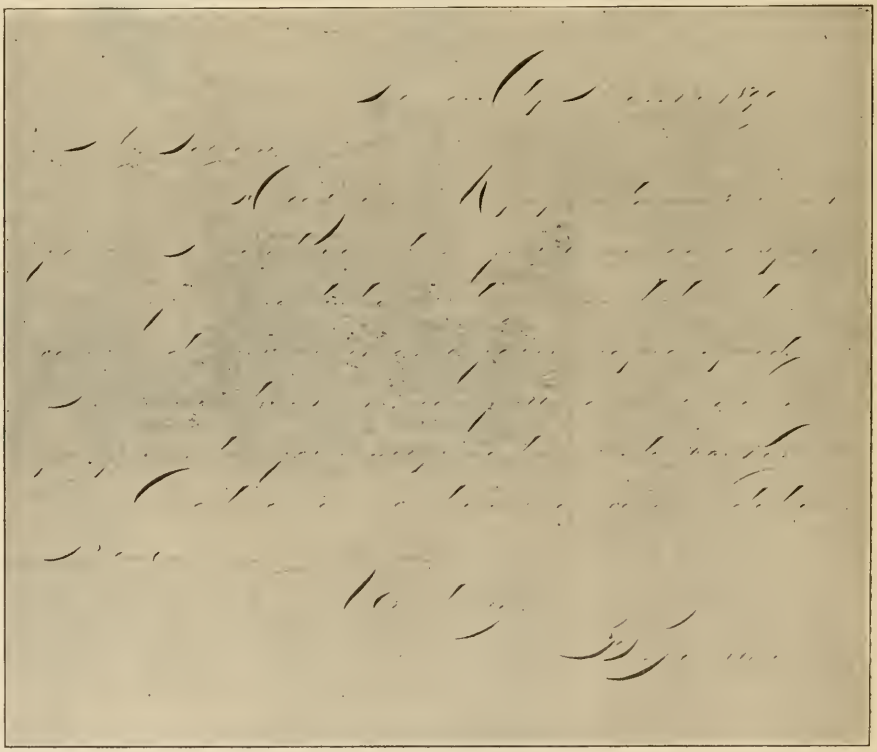
CRAGIN

(Continued from page 17)

Hooper look at everything through very blue spectacles and he came to Mr. Devens and said, "Major, I simply can't stand it, I've got to clear out and go home! I don't mind taking orders from the first sargeant, and old Banghart that's got my place is all right, but some of these new buck privates are what get my goat. Then everybody here in town knows about it." "Well," said Devens, "you needn't bother any about the town. You are under arrest and you can't go down town for the next thirty days unless the Colonel lets up on you."

"Of course, there are no strings tied to you, you can run off if you want to and show that you not only got drunk and made a braying jackass of yourself but that you haven't got sand enough in your crop to take your medicine. Now I've knocked around a bit myself, I have been out until after eight o'clock in the evening and woke up the next morning with a dark brown taste in my mouth and a head that called for cracked ice in a rubber bag but I never ran away from anything in the way of consequences. I know it goes pretty hard for you because you have been rather the pride of the battalion. You are almost too pretty to be true but you're not of the stuff that "Lounge Lizards" and "pretty boys" are made of. You've got good metal in you only it needs tempering. Now, run off if you want to, it will please your sister to see you coming home with your stripes off and a dishonorable discharge. The old Colonel will like it too. But if I stood in your shoes I would stay here and pay the bill. I don't know as I would grin and bear it, but I'd bear it even if I couldn't grin and you will get used to it as the fisherman said when the lady remonstrated with him for skinning live eels, "Oh mum they get used to it."

And Wm. Hooper did stay. In a week or two he was relieved from close arrest for his services were wanted in the practice of the ball team which was about ready to commence its spring series of games. The few buck privates who took advantage of his reduction to the ranks very soon found out that it was not safe to presume on the fact of his disgrace. Two or three black eyes, a bunged nose, or two, and a slapped face and swift kick from the not too patient Ex-Lieutenant put a stop to all that kind of badinage and the older boys and the officers were courtesy itself as were all the instructors and even the Colonel softened when his wrath cooled down. When excited, the Colonel would have shot at sunrise every man engaged in the liquor trade. A drunkard would not have escaped him with a fine of five dollars and costs for first offense. It would have been three years in states prison and for a second offense imprisonment for life; but after he cooled down he was quite human and he recognized the wisdom of following Devens' advice not to stir up trouble by expelling the most popular boy and most valuable athlete in the school. The end came in June when the night before Commencement the baseball team came in champions of the Amateur League to which they belonged. William Hooper had been the star pitcher winning every game in which his good right arm whipped the ball over the plate and in the presence of the entire battalion at attention just



Unfortunately the above reproduction does not show the grace, beauty and skill contained in the original specimen. Mr. F. W. Tamblyn, Kansas City, Mo., wrote this specimen for Mr. F. O. Folsom in 1899. It is one of the best specimens we believe we have ever seen from Mr. Tamblyn's pen.

before the sunset gun fired and the ws old flag fluttered down from its high staff on the Parade Ground William Hooper was restored to full rank as 1st Lieutenant of Co. B, while Banghart moved up to Captaincy, and the next day when his sister came on to attend the Commencement Exercises he marched in full Lieutenant's uniform to the lively band music and the sister never knew about his trouble.

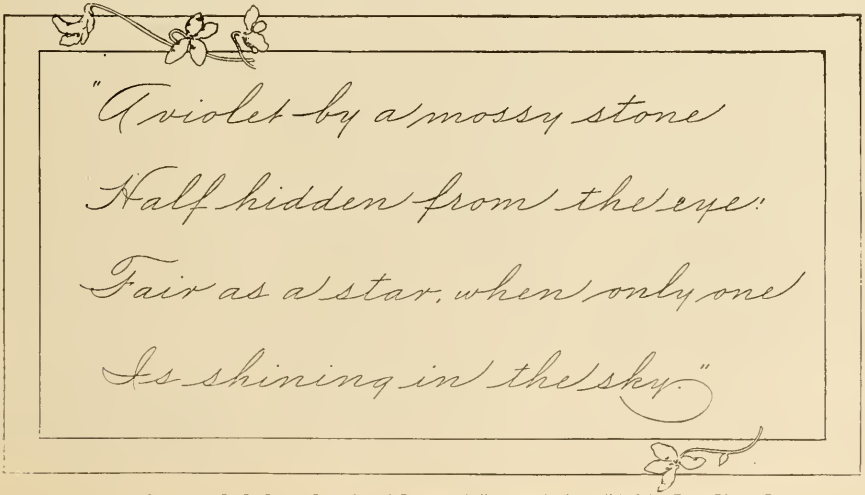
William Hooper, first Lieutenant of Co. B. who would be Captain next year, his senior year, went home with his sister Etta after appearing at the final reception and dance in all the glory of gold braid, bright tin sword and crimson sash, but he soon had to bid the old Kentucky Home good night, for he found the affairs of his sport-loving grandsire in a sadly demoralized condition. The Colonel had backed a string of horses that lost heavily that year. The homestead already heavily mortgaged, went by the board and was sold to satisfy as much as possible of the debts. The Colonel felt the shock terribly, probably he indulged more than usual in the juice distilled from the corn and rye of his native state. At any rate, he had a stroke of apoplexy and in twenty-four hours a funeral was in order in which the Colonel played the star part and the girl Etta and the boy, young Bill, were left without a dollar. The girl was a well educated young woman and, more than that, she had a level head and some musical accomplishment and she found a position as teacher of music and modern languages in a female seminary near Cincinnati, at a reasonable salary, but young Bill knew nothing but horses and with one fine little running horse which he managed to save out of the wreck, because it had been given him by an uncle, he started in to win back the money his grandfather had lost on the ponies.

A Bad Training School

I don't suppose there is any worse school for a youth whose habits are even the least bit loose than the race track with its jockeys and trainers and gamblers. In less than one year young Bill Hooper was down and out. His horse could run just fast enough to lose and then, to add to the completeness of the wreck, attracted by his handsome face a woman undertook to make Bill her protege and she was not a woman that moved in the best of society though she certainly moved in the swiftest. At twenty-one, three years later, in the year 1898, Bill Hooper found himself in the charity ward of a hospital in a city of one of our eastern states. The woman, tired of him because of his drinking habits and the fact that he had gone all to pieces, had thrown him over and he was down and out, when, over in the dark harbor of Havana off the Morro Castle a flare of light lit up the midnight. when the battleship Maine went down with four hundred men drowned like rats in a trap. Then, there came a tremendous awakening over here. For long years Cubans, under Gomez, Garcia and other guerrilla leaders had been waging desperate battle against the armed forces of Spain. An American battleship had been sent over there to see that American citizens didn't suffer too much from the bloody conflict and somebody blew up that battleship. The president tried to avoid war but the newspapers were bound to have it and Bill Hooper, just out of the hospital, enlisted in a volunteer company in the little city where he found himself. He had been 1st Lieutenant in a first-class military battalion and he had forgotten more about military tactics than anybody in that town knew. He advanced at once from private to a 1st Sergeant. A first sergeant is really the drill master of a military company and Bill Hooper's company was the best drilled volunteer organization in that part of the state and Bill rapidly became popular in the city and when, a few months later war was declared and with streaming flags and screaming bugles and thundering drums and all the girls waving handkerchiefs the company marched off to take ship for Cuba, Bill was again a man, and a good one, for youth is resilient and he had not sunk deep enough to drown the manhood that was in the young Kentuckian. His company was with Roosevelt's Rough Riders at ElCaney and with the colored troops they went up San Juan Hill and helped save those rough riders from being badly cut to pieces. A good many of the boys got the jungle fever and came back in terrible condition after that brief, inglorious war in which poor old blood ridden Spain was defeated so easily that it was like taking candy from a baby. The company came back and Bill got a good job with a city construction company, where he had charge of a large gang of men; a force of fifty or sixty roughnecks who needed a good boss over them if anything was to be accomplished, and here sharp military training came into excellent use. No use begging a force of laborers, Italians, Hungarians, Polacks, Negroes, to please do this or that.

It is sharp military order that gets action from that kind of people. And yet Bill was immensely popular with the labor gang for he knew everybody by their first name and things moved along smoothly. The Military Co. which had gone to the Spanish-American War gradually dropped out the older men, but younger men came in and Co. D of the .....th Volunteer Militia kept up its organization and elected 1st Sergeant William Hooper as its Captain. Bill liked military work, back in the old school

(Continued on page 26)



A gem from the "C. C. Canan Collection of Penmanship," a new book published by Zaner-Bloser Co.

Penmanship Supervisors' Section

National Association of Penmanship Supervisors

H. C. Walker, Pres., St. Louis, Mo.
Sara K. Munn, Vice President, Rock Island, Ill.
E. G. Miller, Secy. and Treas., Pittsburgh, Pa.

Executive Committee

E. P. Duffy, Duluth, Minn.
Lena A. Shaw, Detroit, Mich.
C. A. Barnett, Cleveland, Ohio.
Tom Sawyier, Indianapolis, Ind.
Clara Redecker, Rock Island, Ill.

Next meeting of the Association will be held in St. Louis, April 23, 24, and 25, 1924.

BUSINESS WRITING FROM A BUSINESS VIEWPOINT

Arlington Swarts, Instructor in Penmanship, Washington Junior High School, Rochester, N. Y.

Five years ago Dr. Snedden, of Columbia University, made this statement: "It must be admitted that we still live largely in a maize of faith and fable as regards education." This statement has typified the trend of thought of all modern educators, the outgrowth of it all being, that we have had in the last few years of educational endeavor, a period of determined effort to properly evaluate and justify what is taught, and how much of it shall be taught in the modern public school.

It is a problem that educators have always had to face, and will always have to face.

We bemoan the handicap that tradition has placed upon us, yet let us not forget that there will also be weeping and gnashing of teeth three hundred years from now, among educators, because we have encumbered them and retarded them with tradition, and perhaps they will be stripping their courses of study, enriching their curriculums, and will be saying that we have encompassed them with a maize of faith and fable as regards education. The faith of one era often becomes the fable of the next. The solution of today's educational problems will not be their solution to-morrow, for regardless of delays and retardations society does not stand still nor retrogress.

The last ten years have wrought great changes in the business world and business is demanding that the schools adjust their commercial training to meet the needs of modern business conditions.

Business does not know just what it wants from the schools today nor do the schools know just what business wants. They can know only when they are willing to work together. An intensive and scientific effort is being made by many educatonal authorities and many business agencies to bring about a proper adjustment so that subjects taught in the public schools will function satisfactorily in business. A mutual understandng of each others' problems is the first thing needed in their solution.

As intimated in the introducton of this paper all subjects taught in the schools are necessarily influenced by tradition.

Undoubtedly there is no subject in the school curriculum that has been so long dominated by tradition as the subject of penmanship.

Only during the last few years have educational scientists given it much attention, but no subject lends tself more readily to scientific measurement and evaluation, consequently Freeman, Thorndyke and Ayers and others have, through investigation and experimentation, contributed scientific findngs that are valuable to the educator.

Every school subject that is unable to justify its existence under the careful, constructive unbiased and analytical judgment of scientific educators should be put out of existence as painlessly as possible.

It is only a natural and healthful condition that makes the teachers of any special subject over-evaluate the subject. The specialist needs the psychologist, the psychologist needs the specialist. Their right relationship means that a point of contact will be reached that will be productive of a maximum efficiency with a minimum expenditure of time and money.

The modern business man also has a legitimate place in the evaluation of any school subject that is of practical use to his business.

Educators are making an honest and determined effort to get directly from the business man what he desires from the schools, in the way of training, for his prospective employees.

It must be remembered though that the business man himself uses very much the same viewpoint as the specialist. Personal viewpoints are of value only when they make for general up-lift.

The business man needs a broader viewpoint of education and how it should function, not only in business, but in society as a whole. The educator needs a larger vision as regards business.

In approaching the business man with direct queries regarding his observation of education and how it should function, one must not lose sight of the fact that the functioning of his liver, the functioning of his creditors or his debtors may influence answers. He may cite isolated cases. If his product is ninety-five per cent perfect, it is only the remaining five per cent that is usually called especially to his attention.

So it is with the product of the schools which he uses. He may tell us mostly of the per cent that does not measure to his liking.

Generally speaking, though, the modern business man is intensely interested in education and is altruistic in his attitude toward it. Again is emphasized the great need of a mutual understanding between the business man, the psychologist, and the special teacher. Linked together definite objectives may be attained.

(To be continued)

EMPLOYEE RESPONSIBILITY IN BUSINESS

(Continued from page 16)

some money. He asked where the paper was. I told him we had sent it to our printers at Akron, Ohio. He said—"Bring the paper to Cleveland, store it in the Blank Warehouse and we will loan you eighty per cent of the value of the paper." I replied—"But my dear sir, we did not buy that paper to store it but to use it in making books." I got up, said goodbye and walked away. This was during the tight money period of 1920 when the banks were cutting down on their loans. But there was just one possible mode of business procedure for that banker to follow, namely, call for a statement of the condition of the business. Then either offer the money or decline it on the basis of that statement.

One week later, I met this friend of mine, told him I had withdrawn our account from his bank and gave him the reason. He urged me to let him see if he could get the money for me. I assured him I did not need any money. He replied—"Then to think that I worked so hard to get you in here and that we should lose you owing to the imcompetent Salesmanship of the Vice President." A year later this bank was merged with a big bank.

This story convinced the bookkeeper that he needed to study the psychology of dealing successfully with people.

The business of a bookkeeper is not just to keep books, but to help his concern to earn more money. He can do this by broadening his vision, by studying the problems of the business and by working out new ideas that will enable his concern to render a greater service at a decreased cost. How many employees have this vision and are working with all their effort to carry it out? I will admit that sometimes some of this effort is not appreciated by officials who lack the vision themselves. But that should not dampen the enthusiasm of the employee who will some day be an efficient employer himself.

An employee of a Chicago bank approached his superior with a plan that he believed would enable him to get two or three good customers for the bank. The official coldly informed him that if he liked he could experiment on his own time but not on the time of the bank. The employee replied—"Well, if that is the spirit of the bank, this is no place for an ambitious man to work. I will leave at once and go to work with a bunch of live ones instead of dead ones." This bank was saved from failure only by being merged with another Chicago bank.

WANTED

An experienced Supervisor of Writing with Normal training or Degree to conduct a six weeks Teacher-Training Class in Handwriting in a large Summer School next summer. State qualifications briefly and salary expected. Address BOX 60, care Business Educator, Columbus, Ohio.

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Lecturer on Accounting American University, Washington, D. C.
Accounting Offices in Washington and Chicago

Leaseholds.

Due to the comparatively recent origin of leaseholds as factors to be considered in the preparation of profit and loss statements and balance sheets, their proper treatment in the books has perplexed accountants and business men. A lease is a contract carrying the right to use land, or other property, for a period of years upon the payment of the agreed rental. Under such a contract the lessee acquires the exclusive right to use and enjoy the leased premises and, in return, obligates himself to make a certain payment, or payments. Occasionally the payment is made in one sum, but the usual practice is to make these payments in monthly or annual installments in advance. The right of the lessee of property to use the same for a fixed period is known as a leasehold. Where the location of a business is a factor in its success, a leasehold of such a location may become (quite) valuable. In some cases accountants have attempted to (place) upon the books the increased value of a leasehold. This, however, is contrary to sound accounting priciples, because the increased value has not been realized.

It occasionally happens that a leasehold belonging to one person is transferred to another. This may be done because the original lessee no longer wishes to use the premises in question and is glad to be relieved of his obligation to pay rent by someone else's taking over his lease and making the stipulated payments. On the other hand, it may be that a third party wishes to acquire the use of property already subject to a leasehold. In such a case it is likely that the original lessee will require the payment of a bonus or premium to him before he will give up his rights. This may be illustrated by a case which occurred in Chicago a few years ago. In the year 1915 the owner of a book store scured a ten year's lease of the premises then occupied by his business, at an annual rental of $1,200, or $100 a month. In the following four or five years there was a rapid change in the character of the neighborhood, large apartment buildings taking the place of the former small, scattered residences. By 1920 rents in the neighobrhood had increased several hundred per cent. A system of chain drug stores recognized in the place occupied by the book store an unusual opportunity for one of their establishments. A contract was made between the owner of the book store and the drug concern whereby the latter (1) paid to the former the sum of 3,000 in cash and (2) assumed liability for the payment for the unexpired five years of the lease for the leasehold of the former. The accountant in charge of the books of the drug concern was not certain what disposition to make of the $3,000, which was paid as a bonus to the original lessee, but finally decided to charge it to the rent account for 1920. According to his entries the concern paid a total of $4,200 for rent of the store for 1920, being the $3,000 paid as a bonus and $1,200 paid as rent to the owner of the fee. This was criticized by the auditor of the firm, who contended that since the 3,000 was paid for a lease which yet had five years to run, only one fifth, or $600, should be charged as rent to the current year's operations, and the remainder should be written off during the four remaining years.

This made the annual rental appear as $1,800, instead of $4,200. While the auditor of the company was more nearly correct in his treatment of the item in question than the bookkeeper, he, too, entirely overlooked the important fact that the payment of $3,000, at one time, was really a financial transaction and the payment of the present worth of an annuity of a certain amount for five years. By paying the $3,000, at once, instead of in five installments, the company lost the interst on the sum invested, which really was an additional cost of the leasehold. Or, in other words, the sum paid as a bonus and interest thereon was additional rental for a period of five years, commuted without agreeing on a periodical rent, and was the present value of an unknown rental for the number of years which the lease had yet to run. The auditor of the concern mentioned should have ascertained what rate of interest could be earned on similar annuity investments, and should have determined the annual rent by the usual methods employed in calculating unknown rents.

First of all, it must be recognized that the $3,000 cash premium paid for the lease is not equivalent to $600 each year. Bearing in mind that the rent is usually payable in advance, the $3,000 constituted (1) one rent due and (2) four rents of an ordinary annuity. Using a rate of 5%, the computation of the rent would be as follows:

Assuming an annual rent of $1, the lessee should pay:

First year's rent due	$1,0000000
Present value of an annuity of $1 for 4 periods, as shown by a table of the present value of $1 per annum	3,5459505
Total	$4,5459506

Then, the annual amount chargeable to rental because of the leasehold, would be $3,000 ÷ 4.5459506, or about $659.93. Having determined the amount which should be charged to rent each year, i. e., $659.93, this sum should be charged as rent for the first year, and each year thereafter until the expiration of the lease. The amount remaining after charging the rent of the first year, i. e., $2,340.07 should be charged to the Leasehold account, and written off during the life of the lease according to the following table:

Yr.	Dr.	Rent Credit Int.	Credit Lease-hold	Bal. Lease-hold
1				$2,340.07
2	$659.93	$117.	$542.93	1,797.14
3	659.93	98.86	570.07	1,227.07
4	659.93	61.36	598.57	628.50
5	659.93	31.43	528.50	

The proper entries for the treatment of the Rent and Leasehold accounts for the first year are as follows:

Dr.	Rent	$1,859.93	
	Cr. Cash		1,200.00
	Leasehold		659.93

To record the cash payment of rent and the reduction in the carrying value of the leasehold.

The following year the entries would be as follows:

Dr.	Rent	$1,859.93	
	Cr. Cash		1,200.00
	Interest Income		117.00
	Leasehold		542.93

To record the cash payment of rent, the reduction in the carrying value of the leasehold, and the interest earned on the investment.

J. D. Rice, penman artist and accountant with the Chilicothe Business College, Chilicothe, Mo., has sent in a fine club for the coming year. Mr. Rice states "I am well pleased with the journal this year, and my students are anxious to receive the next number.

Mary M. Kelley, Hurlock, Md., Hurlock High School, has just sent in a nice club from among the pupils in her department. Miss Kelley states that the order is 100% strong. We are looking for some very nice results from Miss Kelley's class and expect to have an order for certificates which will be 100% strong.

Hattons New Building. The Tampa, Fla., Business College, under L. M. Hatton, now is fortunate enough to have its own building. This indicates that the school is in a very prosperous condition.

C. A. Lynn, Chicago, Ill., has just bought the Chillicothe, Ohio, Business College, which has been conducted for some time very successfully by **Ida L. Hodges**. We extend our best wishes to Mr. Lynn and hope that under his direction the school may continue to serve the community and to prosper.

Miss Harriet Hayes of Cedar Falls, Iowa, will supervise penmanship in the schools of Fulda, Minnesota, next year.

LEARN AT HOME DURING SPARE TIME
Write for book, "How to Become a Good Penman," and beautiful specimens. Free. Your name on card if you enclose stamp. F.W. TAMBLYN, 406 Ridge Bldg., Kansas City, Mo.

Carving and Gouging on Cards

Three beautiful specimens for 25c, postpaid.

J. L. HENSKEY

BOX 271 Columbus, Ohio

PENMANSHIP

Compendium of Penmanship by Prof. G. A. Gaskell. Teaches fine penmanship, Ornamental Flourishing, Pen Drawing, Ladies' Penmanship, Business Penmanship, etc., with many practice lessons. An illustrated instructive book showing proper position of body, hand, pen, etc. Price $1.00, postpaid. B. E. COLLINS CO., 197 Fulton St., Hastings, Brooklyn, N. Y.

HOLIDAY BARGAIN

For the next sixty days, I offer:

Large Blue Bird Specimen	$1.50
Small Yellow Bird Specimen	1.00
One Dozen Written Cards, Different Styles	.50
Set of Flourished Capitals	.50
Set of Italian Capitals	.60
Eight Line Poem (Ornate Style)	.50
All for $3.50	$4.60

A. W. DAKIN, 604 West Colvin Street, Syracuse, N. Y.

SENT FOR 25c

Let me write your cards. One dozen with your name, beautifully handwritten for only 25 cts.
GEO. W. REEF, Penman,
139 Cleveland Ave., S. W. CANTON, OHIO

FOR SALE

WELL equipped and popular business school for $1,000 less than inventory. Member N. A. of A. C. S. Immediate or future possession. Ideal for man and wife.

Address Box 64
Care Business Educator, Columbus, Ohio

IMPROVE YOUR HANDWRITING

Penmanship educator, patented device that will help you. Complete with instructions, 25c.

Dept. D, BARTLETT-DDLIN COMPNNY
44 Portland St. Worcester, Mass.

Have Your Name

Written in a variety of fascinating styles on one dozen high grade cards, embellished with gold ink, for only 45 cents. Order a dozen and you will feel your eyes twinkle with delight.

ARTHUR P. MYERS
963 East Market St. YORK, PA.

INVESTIGATE

IF you knew of a business in which men and women in all walks of life with no experience were making from $1000 to $5000 and more a year.

IF you were convinced that in addition to its being absolutely legitimate and had the approval of the United States Government.

IF you were shown that you could enter this business with an investment as small as $5.00 a month and that you were secure.

IF you saw that such a business in addition to yielding large profits would create a permanent income and not in any way interfere with your present occupation you would investigate would you not? Ask for literature. We court the strictest investigation. Address,

FAIRCROFT, Box 11 BE, Caanan, N. Y.

ATTRACTING HIGH SCHOOL STUDENTS TO THE BUSINESS COLLEGE

C. L. Bosworth, Philadelphia, Pa.

I became very much interested in an article appearing in the June number of The Business Educator read before the E. C. T. A. at Providence, R. I., by George L. Crisp, of Buffalo, N. Y. I wish to emphasize some points brought out by the author of the paper which accord with my own personal experience in business education.

In the year 1899 the writer acted as field secretary for a business college near Boston, population about 35,000. This city had only one business college, and no previous efforts had been put forth to increase its numbers to any special extent. The teachers in both the commercial and shorthand departments had maintained a high degree of efficiency and scholarship for seven years previous to the writer's entrance into this special branch of the school work; and I wish to give expression to this thought right in this connection, that no representative can hope to succeed in increasing the patronage of the school unless he has the hearty co-operation of the entire faculty.

The city high school class of that year numbered sixty five, fifty of which were enrolled in the commercial and shorthand departments, and every year afterward during the writer's activities with the college these departments had a large share of each graduating class.

The results obtained by the business college were very profitable, not only for the students who obtained excellent paying positions, but the business public sought out its graduates, in preference to other schools who were gathering in any who came along, whether they were graduates of a high school, or no school at all.

The people of the city looked upon the college as one of the solid and permanent institutions of business training and scholarship in their community, and it continued to gain prestige as the years rolled by.

In the final summary I wish to refer to the four points which were given in the paper previously named;

1st—Raise its objective to the supplying of a high type of office help.

Seek to prepare students for more responsible positions, and greater earning capacity.

2nd—Establish and maintain a reputation in the educational world second to none, and which shall measure up to the standards of higher educational thought and concept.

3rd—Endeavor to occupy a place above the high school, through the introduction of advanced subjects of reputed college grade.

4th—Seek the privilege of conferring collegiate awards.

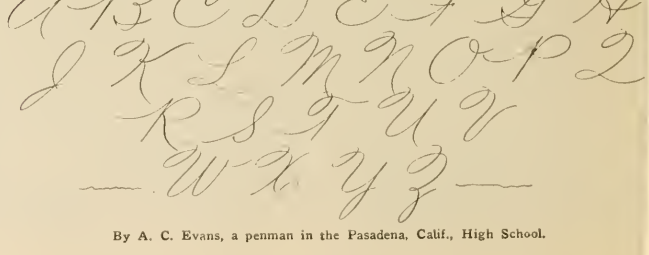
In general, we shall attract high school graduates by being a real business college, and by making people believe it.

The writer wishes to impress this thought in closing; that the business public is demanding a high grade of office helpers, those who can command and be worth, a good salary; and every day the demand is on the increase for high school graduates who have received a thorough business training in a first-class business college.

Shall we be equal to the occasion? This school is and so can all others who maintain a high ideal, and live up to it. This can be amply verified by other schools with which I have been associated and which have had the same ideals and purposes.

GOOD MONEY IN WRITING CARDS

Our old friend, G. E. Weaver, formerly of Mt. Morris, Ill., but now of Dayton, Ohio, writes that he attended three county fairs the past season writing cards and that he found business simply fine. He states that he was kept busy writing as fast as he could and found it very easy to take in $20.00, $25.00, to $32.00 per day in the work. He states that he seldom finds a card writer in his travels and he naturally wonders why. Mr. Weaver's regular business is that of a chalk talker, being connected with Dennis Lyceum Bureau. He is a former student of the Zanerian College of Penmanship, Columbus, Ohio, and his love for swinging the pen gets the better of him occasionally; but who could blame him for that? There is no doubt in our mind that if a man is adapted to this work and thoroughly prepares himself as a card writer, he can do better today than has ever been done before.



By A. C. Evans, a penman in the Pasadena, Calif., High School.

A conference held in Jefferson City this past summer of the heads of the commerce departments of the State Teachers Colleges in Missouri with the State Superintendent of Schools and other members of the State Department of Education seems to have some significance to commercial teachers in Missouri, because proposals were made which will cause some changes in the course of study for the commercial departments of the high schools. These changes generally broaden the scope of the commercial courses and make additional requirements on the teachers of some of the subjects, though even at the present time it is harder to qualify to be a commercial teacher in Missouri than it is to qualify to teach almost any other subject.

The announcement of these changes is tentative, but as there was complete harmony in the conference which had the matter under discussion, it is quite likely that the changes will be made.

In the subject of Bookkeeping, one or two units may be offered. It will be recommended that most high schools stick to the giving of one year's work; but large high schools, where there is a demand and where there are enough teachers, may offer two units. The teacher must be prepared through having 7½ college semester hours in Bookkeeping or Accounting if he teach one unit and ten college semester hours if he teach two units.

All commercial teachers must have, in addition to other requirements, five semester hours in General Economics.

In the subjects of Shorthand and Typewriting, no changes were suggested of any consequence. Two units of Shorthand may be offered and either one-half or one unit in Typewriting may be offered. Shorthand and Typewriting were divorced in the Missouri high schools in 1919, when Missouri stepped ahead of nearly all the states and said that Typewriting might be studied by students who were not studying Shorthand. This separation of the two subjects will be continued. The teacher of Shorthand must have 7½ college semester hours in the subject and the teacher of Typewriting must have 5 hours in that subject. For the persons entering college to prepare to be teachers who have had Shorthand and Typewriting these requirements may be made up from courses in Office Training, Secretarial Work, and courses in Methods in Shorthand and Typewriting.

Commercial Geography is continued as a half unit course in the high schools. The teacher's requirement is raised to 7½ college semester hours in Geography, of which 2½ hours must be in Commercial Geography.

Commercial Arithmetic is continued as a half unit course. Heretofore the teacher of this subject had no requirements to meet. Now he is required to have 2½ hours in Commercial Arithmetic, 2½ hours in Accounting, and 2½ hours in college mathematics.

Commercial Law is continued as a half unit course, but the teacher requirement will be raised from 2½ hours to 5 hours.

Penmanship is given recognition for the first time in Missouri and will be allowed one-half unit of credit. The teacher must qualify by holding a certificate of attainment of 80 on any standard scale, using the muscular system, and must have had a 2½-hour course in Methods in Penmanship. There is some liklihood that this requirement will be extended to the teachers of Penmanship in the elementary schools also.

Provision is made for the first time for Business English. It will be recommended that this course be taught by a commercial teacher. The teacher requirement is 10 hours of English, 2½ of which must be Business English.

Three new courses of the nature of General Business study will be introduced into the commercial course of study for Missouri high schools. These are Salesmanship, Advertising, and Marketing. The teachers of these subjects will be required to qualify by having had 2½ semester hours in a college course in each subject to be taught and in addition thereto 2½ semester hours in General Psychology.

These contemplated changes and improvements will not be in effect during the present school year, but will have effect from September 1, 1924. During the coming year the office of the State Superintendent of Schools will issue a bulletin on the Course of Study for High Schools involving these changes and many others for other phases of high school study.

In our opinion the above flourish represents the height of perfection in flourishing. When Mr. Zaner executed this specimen years ago, we suppose that he did not consider it out of the ordinary. However, if you will stop to study it for a few minutes, you will see that it is a very beautiful flourish because of its simplicity, grade, and action. Each stroke is carefully and skillfully placed, and adds to the beauty of the flourish as a whole.

SECRET WRITING

Penman and teachers of penmanship, so far as we know, have never bothered themselves much with methods of secret writing. They have been concerned mainly with methods of teaching so as to secure the highest degree of excellence in the work of their students.

Prisoners have probably made the greatest use of secret writing in communicating with their friends without the knowledge of the authorities. A simple method of invisible writing has recently been discovered. Take a sheet of ordinary writing paper, moisten it well, and lay it flat on a piece of glass; lay a dry sheet of paper over it and write your message on the dry sheet with a hard pencil.

Then destroy the dry sheet and let the moist paper dry in the free air, not by heating it, and you will not notice what has been written. On moistening this sheet, however, the writing will show very plainly, and the operation can be repeated any number of times. The explanation is that the pressure of the pencil on the damp paper makes it more compact, so when wet the writing becomes translucent.

Another simple kind of secret writing can be done with ordinary lemon juice. Merely write with a clean pen with lemon juice instead of ink, and when it is dry it will be invisible. When you hold the paper over a lamp, it quickly develops so that you can read it.

CRAGIN

(Continued from page 21)

days he took to it as naturally as an Irishman to politics. He took pride in his company, got the young men of the city interested, and when Co. D. turned out it showed at once the effect of the first-class drill from its commander. Bill was thirty years old and married to a sensible girl when over in Sarajevo in the Kingdom of Serbia a young student shot the Archduke Ferdinand of Austria and his wife and turned the world upside down. It didn't seem so at first but a year later over the border came Pancho Villa, the Mexican bandit chief, tore up the town of Columbus, New Mex., killed some American citizens and Pres. Wilson sent Black Jack Pershing down there to catch Pancho and teach him that it was not good form to come over the border and kill American citizens. From all over the states companies of the State Militia wer called to go to Mexico and again William Hooper marched under the streaming folds of Old Glory to the tune of The Girl I Left Behind Me.

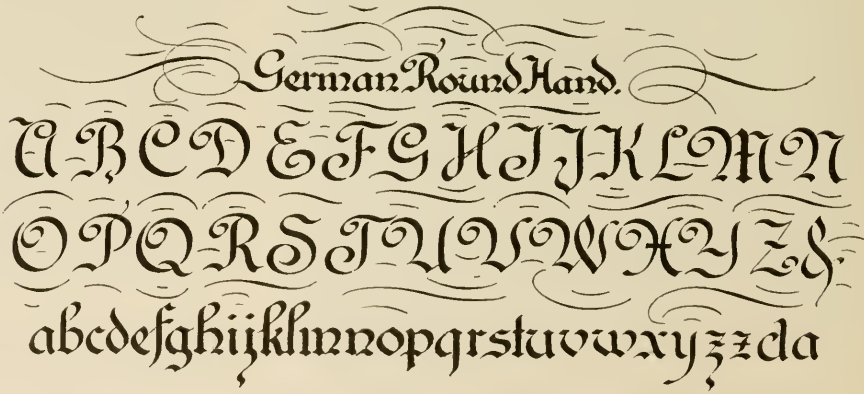
And this time it was Captain Hooper of Co. D. It is not necessary to go into details of that fruitless expedition over the Rio Grande into the mountainous country where Pancho Villa sought refuge. They didn't get that elusive bandit but they put him out of business and put the fear of the United States into the heart of the Mexican president. And when in 1917 Kaiser Bill gave the United States to understand that they could send one ship a month across safely, providing they had red, white, and blue stripes around it and "made in America" in plain sight, Uncle Sam took down the old guns of the Revolution, 1812, Mexican war, and the Rebellion, put on his war paint and said to five million young Americans: "Let's go!"

Again Co. D. stepped to the front, almost every man of them who didn't have a family and some who did and this time when the band played "The girl I left behind me," Bill Hooper did leave a wife behind him and a very nice one too. There was a gathering of the troops from that section of the East at a great camp ground for the training of the soldiers. No rookie was Bill Hooper now; crack captain of a crack company splendidly trained in a military school in his youth, well trained in militia drills, war trained in that fierce march over the Mexican Mountains.

The men were soon in fine fettle and one night there came a wire from Washington and to the light tap of drums without the blare of the bugle and no display, the troops left the camp ground, but when they came to the city and took train, to, they knew not where, there was a great outpouring and their hearts beat high as they marched away many of them never to return: Some sleep in Flanders Fields, some at Chateau Thierry where the graves are thick, and in the great cemetery of Belleau Woods, where for the last time they met and drove back the German tidal wave that in the Spring of 1918 seemed irresistable. Co. D. was in with the Marines "the leather necks" at Chauteau Theirry and Belleau Woods and through it, while men fell around him, went Captain Hooper, but he was Major Hooper now, for good conduct and death of officers had moved him up a peg and he was acting officer in command in that historic day when German-Americans, with long lean Yankees, swarthy French Canadians, Greeks, Jews, fighting Irish, and Polanders in Co. D. met the shock troops of the Germans and gave them "what for." Hooper never got a scratch and a few months later found him back in the city he now regards as home and the girl he left behind him was waiting at the gate.

Over in that city there had been a series of automobile smashups that made it perfectly plain that somebody from their part of the state should go on the State Board of Commissioners and a number of citizens of influence, men of wealth and standing, sent in the name of Major Hooper as the right man for the position and at the same time the Governor of the State appointed him Col. of the .....th regiment National Guard. He could have remained in the regular army as a captain but he preferred to go out and take the position of Road Commissioner at a salary of $3,000, ample to keep him and pay expenses of a modest cottage and a growing family.

The action of Col. William Hooper as Road Commissioner was characteristic. He was swift to pursue speed maniacs or moonshine comets who shot over the roads of the state, frequently breaking their own fool necks but more frequently smashing somebody else. At the present time Col. Hooper is Com. of Public Safety for the entire State at a salary of $5,000 a year and expenses. At 22 an apparent hopeless wreck, down and out, staggering out of a charity ward of a hospital, joining the army as a last resort and at present an honored officer of his State with a position good for life at a salary sufficient to meet his modest wants; all in double decade: You never can tell.



There is a large demand today for small, attractive lettering. The body of many resolutions are prepared in styles similar to the above. You will do well to master this alphabet which was prepared by Clinton Skillman. Use a fairly large lettering pen at first, then use a smaller pen. No. 4 Soennecken pen is often used by engrossers.

MENTAL MEANDERINGS

(Continued from page 18)

courses, and our news stands with their bewildering displays of hundreds of pictorial periodicals, literary, technical and general. Then, there are our hundreds of correspondence schools with their elaborate courses covering everything from navigation to manicuring. Last if not least, come the twenty-page Sunday Supplements of our big dailies mostly of an educative or at least, informative nature and written, for the most part, by the cleverest of specialists. Verily are we living in an age when the schools and the printing press have come into their own. The farmers among whom I am living in this little isolated mountain valley of northern California, have on their bookshelves and reading tables, more material of an educative nature than was to be found a generation ago, in the study of a college professor. And you will find them getting letters from the University experts bearing on the inoculation of soils with new kinds of bacteria, or the qualities of a vetch lately imported from northern Africa. Talk about hay-seeds and hicks! When I take an after-night ride beside the driver of a mountain stage, like as not he will call my attention to the fact that Saturn will not be evening star much longer, and that next month the moon will occult the star Arcturus. It develops that he owns a little four-foot telescope and that he has been taking a correspondence course in astronomy "just for pastime."

Really, I do not think we need to worry much about the "passing of learning" in these latter days. It is "passing" all right, but it is passing around.

Barnes Commercial School, Denver, Colorado, now located at 1625-1645 Champa Street, is erecting this summer a new building at the corner of Fourteenth and Glenarm Streets. This will be a three story building, the first floor being arranged for stores. The school will occupy the second and third floors. This will be one of the finest school buildings in the country. **H. E. Barnes** is the President of this school, and **Norman Tower,** specimens of whose engrossing have appeared several times in The Business Educator, is in charge of the penmanship.

D. C. Beighey of the Western Illinois State Teachers' College, Macomb, Illinois, recently submitted specimens from students in that school, twenty-seven of which were awarded Zaner Method Teachers' Certificates. The various normal schools of Illinois are taking much interest in penmanship, several of them announcing high school penmanship contests for this spring. Mr. Beighey, who writes a very splendid style himself, is in the forefront in training his students to write well and teaching them how to teach writing.

Opportunity Wanted

Experienced business college man interested in purchasing part or complete interest in first-class business college. Experience includes high school, busines college and university. Middle West preferred. Address Opportunity Wanted, care Business Educator, Columbus, Ohio.

WANT ALL-ROUND INSTRUCTOR to buy half interest and manage established growing school, Idaho, $850. Now making big money. Owner estsblishing chain. Unless competent, recommended and you mean business, don't answer. Address, "GROWING SCHOOL", care Business Educator, Columbus, O.

FOR SALE

Prosperous Business College in city of forty thousand. Address C.S., care Business Educator, Columbus, O.

Teachers Wanted

Penmanship or Commercial, Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.

Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

A COLLEGE EDUCATION AT HOME

You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.

ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.

More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for information.

THE PEOPLES COLLEGE
Kansas City, Missouri

WANTED

Teacher of Commercial subjects. Address Boyd Commercial School, St. Petersburg, Florida.

R·B·I

Train Now for Commercial Teaching

College and Normal school graduates eligible to teach in public and high schools who take summer training courses in commercial subjects in the Rochester Business Institute gain by the contact with a helpful business atmosphere.

High school graduates who study the subject matter of the commercial branches with us and take our summer courses in methods become well equipped for commercial teaching in private business schools. We recommend and place graduates. Send for bulletin. Address Principal.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

POSITIONS FOR TEACHERS— BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Secretary.

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

Teachers of Bookkeeping and Penmanship, We Can Place You!

Never before in the history of our organization has there been such a demand on us for competent teachers of Bookkeeping and Penmanship. We are being called on almost every day to make recommendations for positions of this nature, offering salaries ranging from $125 to $250 per month. If you are without employment at this time or are seeking a better paying place, let us bring some of these openings to your attention. No obligation unless you accept a place through us. Write us today!

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

Get a Better Position!

SPECIALISTS EDUCATIONAL BUREAU
A BUREAU FOR SPECIALISTS
ODEON BLDG. ST. LOUIS, MO.

Add 10% to 50% to your income. We tell you of the finest openings and help you get the place you want. Salaries up to $3,000, or more. Hundreds of schools in all parts of the country write directly to us for teachers. More than half of the state universiteis have selected our candidates. Confidential service. No obligation to accept any place. Write for details—NOW.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

Going Into Business

By M. N. BUNKER
President, The Peoples College, Kansas City, Mo.

CHAPTER III
Your Customer

A great many business houses have a rule that they hold fast, even when they realize that in single instances they must be unjust to themselves—but a rule they consider of great importance in building a business. They impress it upon their employees—they practice it, and make it a part of their business.

Other business men say that it is not a good rule, to be followed without exception in every case; that it may be overworked, and become a liability rather than a benefit to the business. The rule is a simple one—but it has a great deal to do with your success in business, whether you workf or yourself, or for someone else. It makes you friends, creates good will, and makes boosters. This rule,

"The customer is always right"

may seem to you on the face as untrue, absolutely unfair to the business man, but it holds.

Your living comes from your customer. Without that customer you have lost part of your income; you have lost a buyer and a buyer means just so much hard earned cash to you, or to your employer. It has cost the firm an investment to get that customer, and not only the future profits but the original investment is gone when you lose a customer. If you are employed, and lose a customer your employer may say very little but he will feel, far down in his heart, that you could possibly have handled the situation so that there might have been nothing but good will on the part of the customer. You have lost a customer, instead of increasing the number of people who enter the store you reduced that number, and created a loss.

Further, no matter whether you are working for another, or in business for yourself, you have created a "knocker," against both you and the business. In considering this "knocker" however, keep this definitely in mind. The knocker is not knocking merely to be a "grouch;" he believes that he has justification for his knock, and so repeats it over and over to his friends, and they in turn repeat it to their friends, until a long chain, sometimes numbering hundreds of people, have heard the knock; each one has formed an unfavorable impression concerning you; the first impression they have of you is just opposite from what you want, and no amount of advertising can quite erase it. You are going to have to meet those people, and sell yourself and your business to them against the influence of that original knocker.

The case of the knocker is very much like that of the small boy who had been refused a new kite. He sat flat on the floor and cried, and cried until suddenly stopping he asked, "Mamma, what am I crying about?" He started it, and kept crying until he forgot the cause, and so your knocker's story keeps on hitting your business, long after the original complaint is forgotten.

Suppose for example, that you go to work in a corner grocery where your customers want the everyday necessaries. You are manager, and naturally want to know the people, and have their good will. They are simply housekeepers — home-makers—whom you will come to know personally and make your friends, and boosters, or your knockers.

But you are a stranger when you go there—you must build a place for yourself in that neighborhood. You start off well, you like the location, and your trade commences to increase. Then, one day when you are very busy, when the day seems just absolutely full of those odds and ends that ruffle your disposition, Mrs. Jones comes in and sets a can of spoiled corn on your counter—and wants her money back. You are tired, and you don't like Mrs. Jones anyhow. She never has been very cordial to you, and you always throw the money at her. You don't care whether the corn was good or bad—why trouble you in addition to all your other troubles, with a cheap can of corn. To yourself you will say that she got her money back—that she has no right to complain, but she will. You have made an enemy—have started tearing down your business by forgetting to keep in mind that one unchangeable fact—that Mrs. Jones was right. She was right—the corn was spoiled; you sold it to her, and she had a right to bring it back, and have you thank her for the favor of making it possible for you to give her what she paid for instead of throwing it away and telling her neighbors that she bought a bad can of merchandise from you—and adding that probably all of your stuff was the same.

A can of corn is a little thing, but it has cost many merchants dollars and dollars of profit, has turned customers away from their stores, has brought them disappointments, and more knockers. A little dissatisfaction on the part of a buyer—a trivial matter—has made the business of more than one man grow smaller rather than greater, and it never fails to work.

The same thing holds good as an employee. When you take a position you are valued by the customers you can keep, and those you can add to

(Continued on page 30)

DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Resolutions are often engrossed in album form, the text covering several pages, with decorative start words, and an elaborate title page, etc. The elaboration, however, depends upon the price of the album, and sometimes on the taste of the buyer, and decorative effects.

The word "Resolved" should occupy about one-half of the page and must be pencilled with close attention to details. Study form and spacing of letters, and see that the entire design is harmonious and spirited. The cupids will require critical study; the outline of legs and arms is composed of short, curved lines full of character and meaning in the completed form. The figures must be correctly proportioned. In drawing the sprays of roses try and obtain the effect of detail and at the same time omit as much detail as possible. A set, studied effect should be avoided, not only in the roses but in all parts of the design. After the pencil drawing is completed outline in brown ink, or pale water color of the same tint used for the wash drawing. Next ink in the word "Resolved" (using "Zanerian" ink), and when perfectly dry, erase all pencil lines using a sponge rubber.

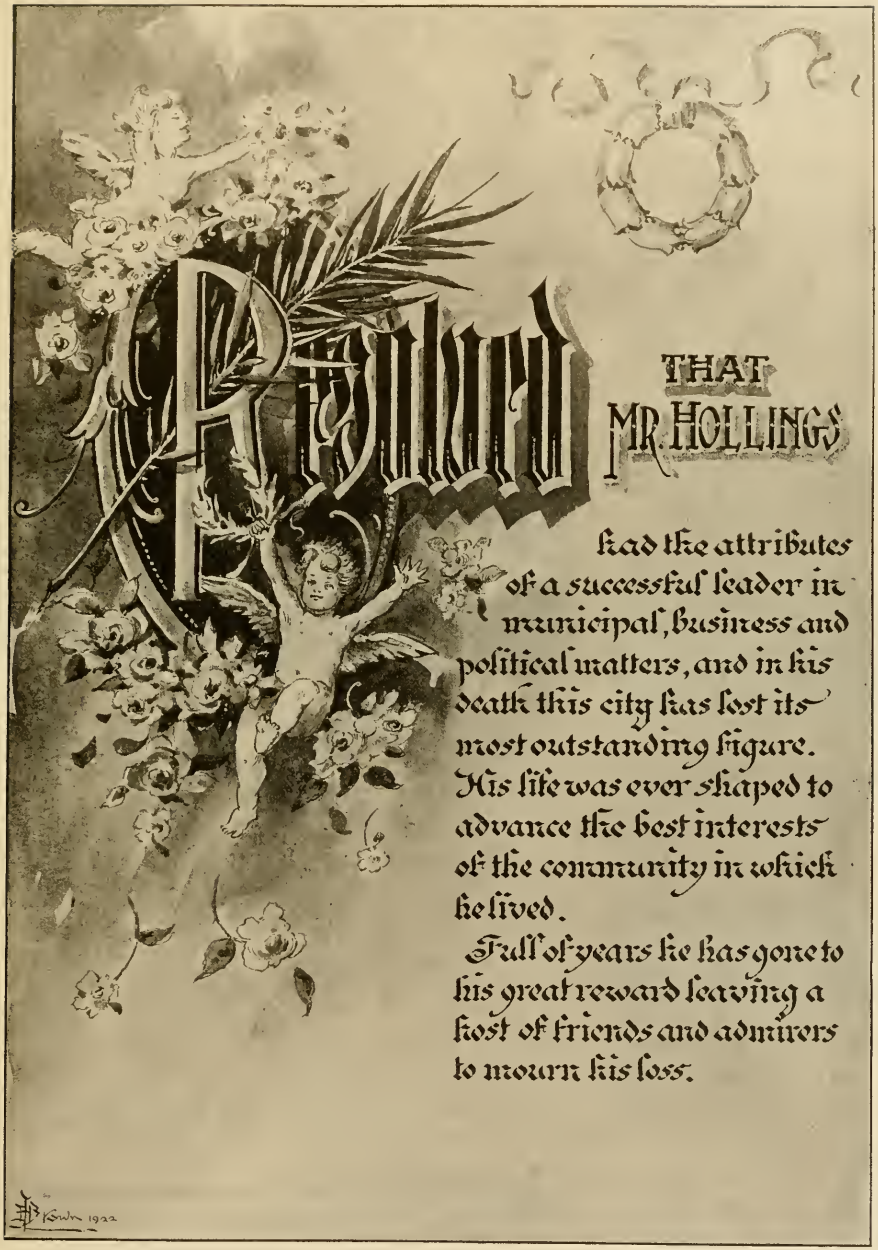
Tinting. Two No. 7 sable brushes and one-half pan each of lamp black and red and light red will suffice for the outfit.

Mix a very little red with the black to give a pleasing brown tone.

Use one brush moistened with pure water for blending purposes. Fill your brush with color and start at upper left hand corner, work downward, carefully outlining cupid, roses, etc. Tilt your drawing board a little and use plenty of color in brush, moving the puddle to the right and downward, blending edges off to the white board with the water brush. Note the broken places here and there in the washed surface; these were left intentionally, and we believe they add pleasing variety in the tone values. Repeated washes will be necessary for the deepest tones around initial "R" and cupid with wreath. Treat color tones of rose very simply. Transparency in the tones can only be obtained by free handling, and the ability to handle a brush to produce clean, crisp tones is obtained by the most careful study and constant practice.

The engrossing text was executed with a No. 2½ broad pen with careful attention to size and spacing.

Who will send us the best work for criticism this month?



A very fine lesson by E. L. Brown. Read his instructions on pre ceding page. It will pay you to become expert on small lettering.

HIGH GRADE
DIPLOMAS AND CERTIFICATES.

Catalog and Samples Free
HOWARD & BROWN
ROCKLAND, MAINE

HAVE YOU SEEN
COMMERCIAL EDUCATION
(Formerly the Stenographer & Phonographic World)
A monthly journal covering all departments of Commercial Education
Strong departments for teachers of commercial subjects, shorthand, penmanship, accountancy, and business administration; students; stenographers; bookkeepers; general office clerks; private secretaries; public accountants; court and general reporters; and office executives.
Special features in every issue.
THE ONLY MAGAZINE OF ITS KIND PUBLISHED
Single copy 15c; Subscription $1.50 a year
Send for Sample Copy
COMMERCIAL EDUCATION
44 N. 4th St. Philadelphia, Pa.

"HOW TO SELL"
The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors; "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Sample copy free.
HOW TO SELL
Department B. E , 22 W. Monroe St., Chicago, Illinois

FOR SALE
Business College in splendid location in southern city of about 100,000, surrounded by good territory for commercial school work. Equipment first-class and complete. Price $4,000.00. Address BOX 80, care Business Educator, Columbus, Ohio.

How To Do Business!!
By Prof. Seymour Eaton. Prepared for ambitious people who wish to succeed. Contains chapters on Bookkeeping, Banking, Business Points, Civil Service Examinations, Commercial Arithmetic, Correspondence, Figure Shorthand, Law Lessons, French and German, Rules of Order for Business Meetings, Secret Cipher, Shorthand Multiplication, Short Cuts in Figures, etc. 240 pages. Price $1.00, postpaid.
B. E. COLLINS CO.
197 Fulton St., Hastings Brooklyn, N. Y.

FOR SALE
Excellent small college. Step in at once and make money. Unusual bargain. Write OWNER, Business College, Vancouver, Wash.

HIGGINS'
ETERNAL INK-ENGROSSING INK
WRITES EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens.
THE ENGROSSING INK is for special writing, engrossing, etc.
These inks write black from the pen point and stay black forever; proof to age, air, sueohinc, cbemicals and fre.
At Dealers Generally
CHAS. M. HIGGINS & CO., MFR.
271 NINTH ST. BROOKLYN, N. Y.

GOING INTO BUSINESS

(Continued from page 28)

the business. It is not merely putting merchandise on the counter that fulfills your duty—the mechanical part of the sale—but the good will you build in the mind of your customer, that increases your salary—that makes you worth more than other men. It is the friends that you create that counts in business.

You may say that you do not wish to be mercenary, and will not use your friends in business, but you must either make friends and use them or make knockers, who will work early and late, in the most unexpected places, and do it without pay. Make friends and use them. A good friend enjoys use, and grows better if you are willing to be a friend in return. You, of course, understand that this word "use" needs a careful construction for a friend who is literally "used" soon grows to be a friend no longer.

Make friends. Go out into your first position with the full intention of making friends, not only for yourself, but for your employer. Speak a good word, rather than a sharp one, and criticize only when you have an opportunity where criticism will help to remedy. You are started on the right road then, for no matter how particular you may be, you will find yourself with some people who do not like you. The main point is to make this number as small as possible, reducing your knockers to a minimum, increasing your boosters. When you do this you are starting on the road to success, both as an employee and an employer.

You cannot find a better time than the present to look yourself square in the face, and ask this question, "How do I feel toward folks?" Just folks—the man who drives the express wagon, delivering packages at your door, the postman, the wealthy customer. Do you make them each feel at ease, feel like saying, "He's all right?" If you do, then you have one additional asset for starting in business. You have something that will make your starting easier; you have a "puller" more valuable than a tailored suit, and expensive ties, for with such an atmosphere you can build the friendship of the tailor who will trust you, can get the credit that you need to buy the clothes that become your employment.

In every day life, now, you are making friends. Why not increase them? Why not have more? You can, for all you have to do is to like people. No matter where you work you can still like people. If you had to borrow money for the tuition for your business course, and must work for your board, you may still LIKE PEOPLE. You can be like the blue-eyed Irish lad who worked in a cafeteria where the work was hard, and even on the best days the bus boys were busy. He was never grouchy. If he frowned there was still no "grouch" hooked to it. He didn't smile or grin, but there was a pleasant look on his face, as though he was pleased to work among that pushing throng of hurried people, until he atracted the attention of a business man who was ready to employ him as soon as he completed his work in school. He liked folks.

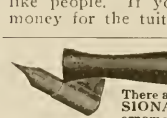
You cannot measure in dollars and cents the value of this personal quality of JUST LIKING FOLKS, wanting to be friendly, and being friendly. Such a feeling is needed more and more, and you can make it for yourself without cost, and then reap such a rich reward. Just like folks!

It will help you meet the Irate Mrs. Jones on the ground that "The customer is always right." You will regret mistakes, and show that you do regret them. You will want to make the person with a complaint feel good—honestly good! If you feel this way, your customer will respond, and come again, and bring friends.

This was the idea back of Montgomery Ward & Company, as well as every successful business either dealing thru the mails or in person with its patrons. The famous Statler Hotels have been built on this basis of dealing with each individual guest. The Capper Publications, controlling more than a dozen great farm and other papers, has followed this rule from the issue of their first paper. The great Marshall Field store in Chicago has always had this policy, and as a result has a reputation that extends all over the world. The great restaurant companies, Child's, and Thompson's both put the patron first. They feed thousands every day— and the customer is always given the benefit of the doubt, in case of complaint. The Feltman & Curmie Shoe Stores are another example, which may be duplicated in less degree in every city and town in the country. It is paying them to put the customer first—to make friends—to like people.

You can use this same plan in building your own business. It never fails, if you are sincere at heart. Learn to like people, and it will be far easier to adjust complaints, and build your own success, either as an employee, or in n business of your own.

F. E. PERSONS Penmanship Specialist
400 Forest Ave., BUFFALO, N. Y.
For thirty years one of the most dashing and beautiful writers in the country. Circulars, return envelopes, etc., 4c. Abridged price list free.


There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin atem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" hand turned holders are adjusted specially for penmanship. 8 inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.
A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

HISTORICAL SOCIETY CELEBRATES TYPEWRITER'S 50TH BIRTHDAY.

About 6,000 stenographers and typists and men and women prominent in the commercial and literary world united at Ilion, N. Y., September 12th to honor Christopher Latham Sholes, inventor of the typewriter.

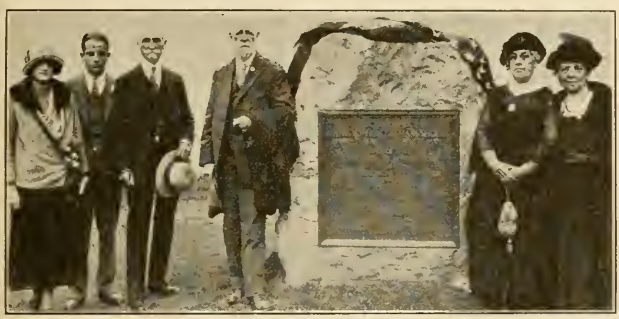
Ilion is a village of about 12,000 people, over one-quarter of whom are employees of the Remington Co.

A special train left New York at midnight on the 11th, bearing B. L. Winchell, President of the Remington Typewriter Company, a number of the company's directors and a large number of invited guests—nearly 100 in all. Attached to the train were the private cars of E. E. Loomis, Pres., of the Lehigh Valley Railroad, an Ilion boy, and P. E. Crowley, Vice-Pres., of the N. Y. C. Railroad.

Latham Sholes, and Charles E. Weller, court stenographer of the seventies, the first male typist, and the one who tested models for Sholes as early as 1868, and Mr. Henry Harper Benedict, director of the Remington Typewriter Company, and sole survivor of men who founded the business.

The following are some of the noted speakers:

Colonel John W. Vrooman, President of Herkimer County Historical Society; Congressman Homer P. Snyder, Rt. Rev. Charles Fiske, D. D., LL. D., Bishop of Central New York; Mr. Henry Harper Benedict, Ex-Governor Lowden of Illinois, Governor Smith, of New York, Mr. Owen D. Young, Chairman of the Board of the General Electric Company, Mrs. Lena Lake Forrest, President, National Federation of Business and Professional Women's Clubs, Mrs. Elizabeth



People of historic interest at the unveiling of the memorial to Christopher Latham Sholes, inventor of the typewriter, at the Fiftieth Anniversary of the writing machine, at Ilion, N. Y., Sept. 12, 1923. From left to right: Elizabeth Sholes and Christopher Latham Sholes, Fourth, great-grandchildren of the inventor. Henry Harper Benedict of New York, a director of E. Remington & Sons, when they undertook the manufacture of the first typewriter in 1873. Charles E. Weller of LaPorte, Ind., the original typist. Mrs. Charles L. Fortier of Milwaukee, daughter of Sholes, and the first woman to operate a typewriter. Mrs. C. G. Sholes of Chicago, daughter-in-law of Sholes.

Ilion is proud of its Typewriter Band. Under the leadership of E. J. Daniels, a former Sousa artist, the band furnished the first feature of the celebration, a concert at WGY, Schenectady, which was broadcast by radio.

The sessions were held in the great assembly room of the Remington Cash Register Company, at the new Sholes memorial and Typewriter athletic field, and upon the streets.

One feature of outstanding interest was the introduction of Mrs. Fortier (Lillian Sholes) the first woman typist, and daughter of Christopher Sears, President, New York League of Business and Professional Women.

The main event was the unveiling of the Sholes Memorial shown herewith. Grouped behind the memorial were one hundred young girls of the typewriter forces who gave an impressive tableuax, "The Flags of the Nations." The girls and their bright dresses and flags presented a most attractive picture.

There were fine fireworks, dancing, parade and music. It was a great day for Ilion and a worthy celebration of the typewriter birthday.

LEARN ENGROSSING
in your spare time at home
Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.
P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg.. SCRANTON, PA.

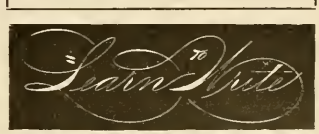
FREE COURSE BY MAIL
For the next ten days, the Carnegie College will issue "Free Scholarships" to all students who may desire to become expert typists and stenographers by taking typewriting by mail. All standard makes of typewriters may also be rented by the student or bought on easy monthly payments of $4.00 per month. For "Free Scholarships" and full information as to typewriter, address Carnegie College, Rogers, Ohio.

A REAL GLOSS INK
Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.
D. L. MUSSELMAN & CO.
QUINCY, ILL.

LEARN TO MAKE SHOW CARDS
by mail. Easy, simple, scientific method. Make $2.00 an hour in own business. Also courses in Business and Ornamental Penmanship. Name on one dozen cards, 35c.
601 Butts Bldg. The Butts Studio Wichita, Kan. Dept. E

I PUBLISH THE BUSINESS MAGAZINE
THE BOOKKEEPER AND BUSINESS MAN FOR YOU!
ISSUED MONTHLY AT $1.00 A YEAR
SUBSCRIBE TODAY AND START WITH FIRST NUMBER OF NEW SIZE AND STYLE
J. I. KINMAN, C. P. A.
SPOKANE, WASH.

S. E. LESLIE
3201 EUCLID AVE. CLEVELAND, OHIO
Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.



AN ORNAMENTAL STYLE. My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUB, Expert Penmen, 2051 N. Lake Ave., Pasadena, Cal.**

WANTED
Wanted to buy a business college. Please give price terms, and send inventory. A school that can be handled by man and wife. Address, ACTION, care Business Educator, Columbus, O.

EDWARD C. MILLS
Script Specialist
P. O. Drawer 982 ROCHESTER, N. Y.
The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

MEUB'S PROFESSIONAL OBLIQUE PENHOLDERS
Are Handmade, beautifully inlaid with the finest woods, and best of all, are properly adjusted to make clear-cut shades. $1.25 postpaid to you. Your money back if not satisfied.—A. P. MEUB, 2051 N. Lake Ave., Pasadena, Calif.

A PROFITABLE VOCATION
Learn to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00
PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.—A complete instructor for the Marking and Shading Pen, prepaid, One Dollar.

Trade Mark Catalogue free.
THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. B. PONTIAC, MICH., U. S. A.

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.

Engravers
Designers
Illustrators

Columbus, Ohio

ROUNDHAND for BEGINNERS

Copy and Instructions by
E. A. LUPFER, Zanerian College of Penmanship
Columbus, Ohio

In this lesson we give a page of a resolution. This should be easy since you have completed all of the letters in the alphabet in previous lessons. First of all draw marginal and center lines, then lightly indicate with pencil the space the words are to occupy. This sketching with the lead pencil need not take much time, but should be accurate in spacing. If you can not do the lettering, you may use roundhand instead.

The success of a page depends upon the general appearance. The margins must be uniform and the work properly centered. Uniformity of size and spacing are very important. To get one word spread out more or larger in size than the others will spoil the page. A customer will look at the general effect more than at details. In this lesson, therefore, be sure that you watch those things which help the looks of the page as a whole. Be sure that your ruling is uniform and that you get your slant regular.

This reproduction is about the size that should be used in an actual resolution. Leave about two inch margin for good effect. The body should be kept as solid as possible.

F. E. Person, the penman of Buffalo, N. Y., and who is advertising in the Business Educator, recently sent us some of his very skillful penmanship. Your Scrap Book is certainly not complete without a specimen of Mr. Person's beautiful work.

It is but natural that we should look with pride upon the accomplishments of one who has served our Association well

William A. Graham,

late of Sidney, Ohio, passed away at his home on August 27th, 1922. He was President of the

Ohio Bankers Association

during the year 1898, at a time when its constructive work was more formative than actual. He has been a part of this organization during that period when much was contem-

SOME longer, some larger, but none better. Those who have tried my 4-in. holder say "SOME HOLDER." Prices and circular on request.

R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

H. J. WALTER, Handwriting Expert
2-313 Fort St., Winnepeg, Canada

You will be delighted beyond measure with **YOUR NAME** executed in **Choice Illuminated Script** suitable for framing, in Roundhand or Madarasz Script **$1.00**

State which style and whether full name or initials.

3 Dozen Name Cards including beautiful case **$1.00**

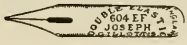
These make splendid Xmas Gifts. ORDER EARLY

B. E. Ads. Bring Excellent Results

Gillott's Pens

The Most Perfect of Pens

No. 1 Principality Pen



No. 604 E. F. Double Elastic Pen

No. 601 E. F. Magnum Quill Pen

Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability

Sold by all Stationers

JOSEPH GILLOTT & SONS
Alfred Field & Co., Inc., Sole Agents
93 Chambers St. New York City

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Penmanship Stories, by Frank H. Arnold and H. B. Maclean. Published by Frank H. Arnold, Supervisor of Writing, Spokane, Washington. Paper cover, 50 pages.

This is a new edition of penmanship stories and now contains seventy stories. It is a book intended for teachers and supervisors.

The authors of this little text submit these stories with the confident belief that they will be of great aid to teachers in interesting pupils in some of the most vital things connected with the teaching of long hand writing. These stories have been told to thousands of children in one particular school system, and the interest manifested in them is directly responsible for their publication in book form.

The Table of Contents is as follows:

Stories to Aid in Developing the Oval Exercise.
Stories That Relate to the Proper holding of the Pencil or Penholder.
Stories Relating to the Proper Position of the Last Two Fingers.
Stories to Aid in the Teaching of Forearm Muscular Movement.
Stories Relating to Finishing Strokes.
Stories Relating to the Alignment of Letters.
The Story of the Lower Loop Letters.
Stories Relating to the Height of Letters.
Stories Relating to Loop Letters.
Stories Relating to Slant Writing.
Stories Relating to Capital Letters.
Miscellaneous Stories.

The stories are not only helpful themselves, but suggest many other stories and devices that the teacher can use.

Personal Shorthand, by Godfrey Dewey. Cloth, 200 pages. Published by World Book Company, Yonkers-on-Hudson, New York.

This system of shorthand is intended for general non-professional use. It is not put forth as a system for amanuensis or reporting use but for general purposes—a means of writing anything that needs to be written and read.

Besides the textbook, there is to be a series of readers, of which the first, Rip Van Winkle written in shorthand, is already printed. There is also a book of exercises to be written.

Sinking Funds, Reserve Funds and Depreciation, by J. H. Burton of the City Treasurer's Department, Manchester. Published by Sir Isaac Pitman and Sons, New York. Cloth cover, 91 pages.

The subject of sinking funds, reserves and reserve funds is one which happens to be very little understood by the majority of students. This book deals with the subject from both the commercial and municipal standpoints, while chapters of special value to students of municipal activity have been included at the end.

High School Commercial Education, by R. G. Walters. Published by Isaac Pitman & Sons, New York. Cloth cover, 261 pages.

This book was written for the commercial teacher, the high school principal and the school superintendent. It is a valuable text book for use in commercial teacher-training classes in college or normal school.

The book is practical in its treatment of problems. It recognizes the newer and broader aspects of commercial education as well as the established and generally accepted functions and studies commercial education from the viewpoint of the employer, teacher, student, and of society as a whole.

That Wonderful Mail Order Business, by Ross D. Breniser. Published by Breniser & Company, Philadelphia. Paper cover, 64 pages.

In view of the wide-spread interest in mail order business this book, in which the author's chief aim has been to make is so clear and easy that even a person with no mail order experience can understand it. Also so compact and comprehensive that the knowledge therein can easily be gained. It is the writer's firm belief that in following the lines laid down in this book any person with a fair amount of education and business ability can make money through the mails.

Business Forms and Customs for Everyday Use, by L. H. Cadwallader. Published by John C. Winston Company, Philadelphia. Cloth cover, 248 pages.

This book has been prepared as a text book for courses in the elements of business, and also as a convenient reference book for general use. It contains information concerning business customs and practices. It will be of use to men and women in all walks of life.

It is illustrated with the most modern business forms of every description, and is a guide for the most experienced person seeking up-to-date business information. Official publications and documents have been carefully investigated in publishing the material.

Training of A Salesman, by William Maxwell, Vice-President of Thomas A. Edison Company. Published by J. B. Lippincott Company, Philadelphia. Cloth cover, 221 pages.

The contents of this book are as follows: Sizing Up a Customer, The Approach, Overcoming the Customer's Indifference, Getting the Order, Good Salesmanship Badly Done, Do You Want to Be Rich? Why Edison Has Succedeed, Wanted—A Man with Executive Ability, The $50 a Week Girl.

Salesmanship a Fine Art, by Ross D. Breniser. Published by Breniser & Company, Philadelphia. Flexible cover, 96 pages.

The contents of this book are as follows: Introduction, page one. Mental and Physical Requirements for Success, 11 pages. Preparation for the Sale, 13 pages. A Customer's Weak Spots and How to Find Them, 14 pages. The Approach, 10 pages. Argument and Closing, 10 pages. After the Day's Work, 11 pages. Hints from the Craft, 19 pages. Conclusion, one page.

All of these sections are broken up into sub-subjects, easy to read and quick to assimilate. Every page is pleasantly aglow with ideas. Any man who sells can put it right to work.

Common Sense in Business, by Harold Whitehead, head of the Department of Sales Relation, College of Business Administration, Boston University. Published by the Thomas Y. Crowell Company, New York. Cloth cover, 315 pages.

This book is one of that chatty, friendly type that can, and would, be read with equal profit by the clerk or stenographer, and by the man behind the big glass partition. It radiates inspiration for "Today's Job," which is the title of the first chapter, and proceeds to a discussion of such topics as "Tact in Authority," "Rules," "The Dividing Line Between System and Red Tape," "Facing Facts," "Fundamentals vs. Incidentals," "Me and I—Competitors," "Selling Service," "What is Salesmanship," etc. There are twenty-six chapters, each treating of some practical, every day problem, such as the above. Through it all runs a note of idealism and an appeal for the best. There are constant passages scattered through it which tempt one to quote, but this one from the foreword strikes a key note: "Business is life, and conducting a business is living a good life. Successful business has a heart and a brain and a soul — it is human, and therefore imperfect; yet the divine spark of idealism makes permanent life possible for business. We need to keep in mind the elemental truth that practical idealism means growth."

20th Century Bookkeeping AND Accounting

GREAT STEPS FORWARD

In the Teaching of

SHORTHAND AND TYPEWRITING

NEW ERA EDITION (1923)

"Course in Isaac Pitman Shorthand"

—— THE NEW STANDARD TEXTBOOK ——

130 Pages—20 Lessons

$1.60

This edition embodies many improvements and represents another forward step in shorthand textbook planning.

To supplement the various improvements, 37 pages of modern style business letters and short articles have been added.

SIXTEENTH EDITION (1923)

"A Practical Course in Touch Typewriting"

By CHARLES E. SMITH

"A Practical Course in Touch Typewriting," entirely rewritten and revised, 1923. is published in two editions: Regular, 120 pages, stiff paper cover, $1.00; cloth, $1.25; Complete High School edition, cloth, $1.50. Teacher's examination copy will be sent postpaid upon the receipt of one-half the list price.

Send for copy of "Pitman's Shorthand in One Hour" and particulars of a Free Correspondence Course for Teachers.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street NEW YORK

PENMANSHIP STORIES

History and geography teachers use the story to make their work more interesting. The penmanship teacher can do the same thing. The new edition of PENMANSHIP STORIES contain seventy stories that relate to movement exercises, small letters, capital letters, speed writing, etc.

PENMANSHIP STORIES is used in five normal schools. The public schools of Scranton, Pennsylvania, are using 200 copies this year.

Copies of PENMANSHIP STORIES have been sent to almost every state in the Union. Supervisors and teachers of penmanship write enthusiastically about its value.

Price 50c

A liberal discount, if 50 or more are ordered at one time. A free copy to directors of penmanship in normal schools.

Send Personal Check or Money Order to

FRANK H. ARNOLD

Administration Building Spokane, Washington

Prepare for Court Reporting

Gregg School gives instruction and practice which exactly meets the needs of stenographers and others desiring to become court reporters.

This department is in charge of experienced and expert instructors. Our graduates are eminently successful in practice.

There are classes at all times suitable to every stage of previous preparation. Progress is individual. Therefore, students may enter at any time with equal advantage.

Write today for catalogue.

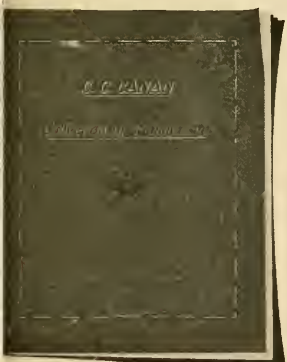
GREGG SCHOOL

6 North Michigan Ave. Chicago, Ill.

Two Books Every Penman Should Have

Without these books your library is not complete, and you are missing a wealth of inspiration and inspiring pen work. Order today and take advantage of the special combination price.

C. C. Canan Collection of Penmanship

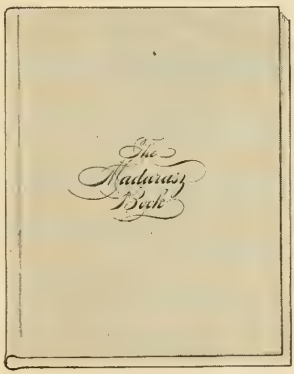


The late C. C. Canan was a penman of rare skill and originality. Persons who were acquainted with his work agreed that his best efforts should be collected and preserved in book form for the benefit of others who wish to master penmanship. The publishers, therefore, spent considerable time and money in collecting and publishing this volume, which contains Mr. Canan's best work in Business Writing, Ornamental Penmanship, Flourishing, Lettering and Pen Drawing.

The book contains 64 pages, 9x12, and in addition to the many inspiring specimens of his skill, it contains the most helpful instructions for the learner that Mr. Canan was capable of writing. A volume well worth possessing and preserving.

The Business Educator, one year $1.25
C. C. Canan Book 1.50
$2.75 — Both for $2.50

MADARASZ BOOK



Second edition, contains all the work that appeared in the first, and a number of fine new plates which have been collected since the first was published.

The book contains the best penmanship executed by the late L. Madarasz, who was considered one of the finest penmen that ever lived. How he wrote, how he taught, etc., are fully explained — just what the young penmen who aspire to be masters should know. It will be many years before another book equal to this in charm and skill is produced. It is a store house of inspiration for professional penmen and for all who love fine penmanship or wish to master it. It contains 80 pages, 8½x11½ inches; many full page specimens. It is durably bound in heavy paper cover, price $1.50 postpaid. Cloth cover, $2.25.

The Business Educator, one year $1.25
Cloth Cover Madarasz Book 2.25
$3.50 — Both for $3.25

If you desire the book in paper cover remit but $2.50 for both.

THE ZANER-BLOSER CO., Penmanship Publishers, COLUMBUS, O.

It Pays to Use Good Books

For a quarter of a century, it has been the business of this company to prepare such books. Our ambition is to prepare books that are the best, books that teachers can use to better advantage—that students will like to work from with more interest and that will leave with them a better training and a

Broader Field of Information in Almost Everything Dealing with Vocational Life Outside of the Mechanical Arts

Teachers have seemed to think that we have accomplished this because year after year they become more appreciative of what we are doing—if the extent of their use is a true indication.

We make no special appeal for the use of our books, either through literature or through our salesmen—except for their superior merit.

We work for teachers and with teachers so that they can work to better advantage with and for their students, so we cordially invite communications of all sort dealing with educational questions.

Descriptions of any of our books will be supplied upon request.

The H. W. Rowe Co.

CHICAGO BALTIMORE SAN FRANCISCO

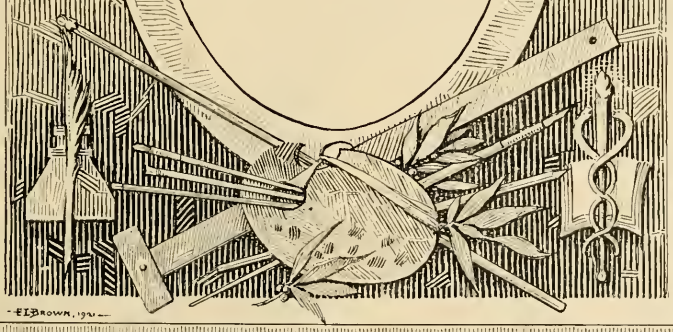
THE BUSINESS EDUCATOR

Vol. XXIX DECEMBER, 1923 Number 4

PENMANSHIP ENGRAVING
BUSINESS EDUCATION

HOW to implant in pupils an earnest desire to learn and accomplish something worth while is one of the problems of almost every parent and educator.

Read what Carl Marshall has to say on this subject in this issue.



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

50th Anniversary of the Typewriter

·1873· Model 1 Remington

There was no such word as "Typewriter" until Remington made the first one fifty years ago.

·1923· Quiet 12 Remington

Remington still the last word in Typewriters

Remington Typewriter Company, 374 Broadway, New York—*Branches Everywhere*.

ELLIS BOOKKEEPING

Journalizing Exercises, supplementary
Principles of Bookkeeping, for beginners
The Elementary Tablet Method of Teaching Bookkeeping, for first semester in high school, secretarial work, night school.
The Intermediate Tablet Method of Teaching Bookkeeping, for second semester or to follow Elementary Tablet Method in any school
The Complete Tablet Method of Teaching Bookkeeping, a combination of the Elementary and Intermediate
Section 1 Ellis Industrial Bookkeeping, first year high school or short course in business colleges
Section 2 Ellis Industrial Bookkeeping, third semester in high school or advanced course for business colleges
Section 3 Ellis Industrial Bookkeeping, fourth semester in high school or advanced course for business colleges
The Ellis Method of Farm Accounting, a one-book plan that is usable
Ellis Farm Bookkeeping, a more pretentious course
Modern Banking, all bank books used but no vouchers
The Ellis Method of Home Accounting, household bookkeeping
Marshall's Method of Thrift Training, a personal income and expense record.

Write for descriptive circulars or samples of any of the above publications.

ELLIS PUBLISHING COMPANY
Educational Publishers Battle Creek, Mich.

World Winner

In the International Typewriting Contest held in New York in October, Mr. Albert Tangora, a BARNES operator, wrote 147 words per minute net for an hour, breaking all previous records, and winning the World's Professional Championship.

Mr. George L. Hossfeld, World's Professional Champion in 1918, 1920, 1921 and 1922, who also learned Typewriting from the Barnes Instructor, was a close second this year,—145 words net.

THE ARTHUR J. BARNES PUB. CO. ST. LOUIS

Metropolitan Business Speller

New Edition
By U. G. Potter
McKinley High School
Chicago

Over 6000 words. New lessons containing words pertaining to Aeroplanes, Radio, Automobiles, etc. Complete Index, 244 pages, attractive binding, 50 cents.

A Superior Speller

Twofold Design. In the preparation of the Metropolitan Business Speller we had constantly in mind two objects: first, to teach the pupil to spell, and second to enlarge his vocabulary, especially of words in general use.

Classification of Words. As an aid to the memory we have classified words, as regards sounds, syllabication, accents and meaning. We have grouped the words relating to each particular kind of business into lessons, by which the student is enabled to familiarize himself with the vocabulary of that business. We have interspersed miscellaneous exercises in the nature of reviews. We have grouped words that can best be learned by comparison, such as Stationery and Stationary.

Abbreviations of states, months, railways and commercial terms are given in regular lesson form, and grouped alphabetically. We regard abbreviating of almost equal importance with spelling.

Syllabication and pronunciation are shown by the proper division of words, and the use of the diacritical marks. The words are printed in bold type, and the definitions in lighter face, so as to bring out the appearance of the word,—an aid in sight spelling.

Metropolitan System of Bookkeeping

New Edition
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subect as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE CHICAGO

STUDY

Salesmanship and Business Administration

Advanced courses in Commerce which are being organized in the leading Commercial Schools of the country make a knowledge of Advanced Salesmanship and Business Administration imperative.

The unusual reduction of ten dollars is made to teachers on this Course.

Write for information.

The Knox School of Salesmanship
CLEVELAND, OHIO

BLISS-ALGER

Bookkeeping and Accounting

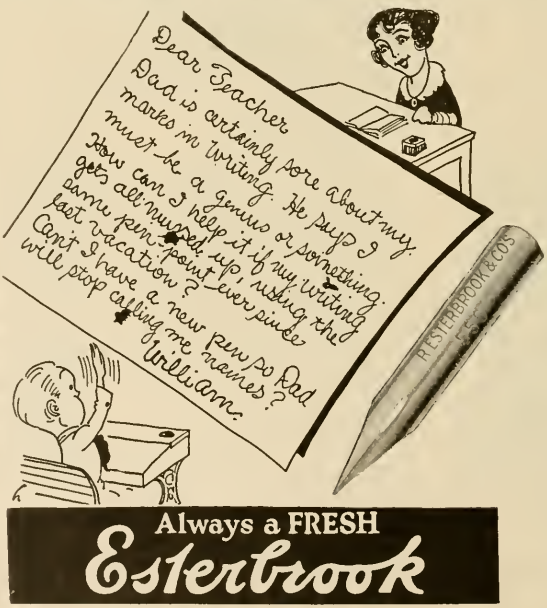
A strictly new course just off the press, combining Bookkeeping, Business Practice and Banking. Makes individual instruction a pleasure. Exceedingly interesting to the student.

Three Systems

ACTUAL BUSINESS (with offices)
FOLDER (like above, without offices)
CORRESPONDENCE

For High Schools, Business Schools or any institution teaching Bookkeeping. Text and outfit sent to teachers for examination. Mention school connection.

BLISS PUBLISHING CO.
SAGINAW, MICH.



Always a FRESH Esterbrook

'riting

First-class instruction in penmanship deserves the help of first-class pens, the kind that Esterbrook has been furnishing to American schools since 1858. And not only good pens--fresh ones!

In our national advertising we are laying emphasis upon the thought that in the school, the office and the home, fresh pens are essential to good penmanship; dirty, overworked pens are a hindrance and a nuisance.

Pen No. 556

This is a fine-pointed Esterbrook pen, suitable for use in all grades. It is the most popular school pen in America.

Esterbrook Pen Mfg. Co.
CAMDEN, N. J.
Canadian Agents, The Brown Bros., Ltd., Toronto

Third Edition, Revised and Enlarged

Mathematics for the Accountant

by

Eugene R. Vinal, M. A.,
Haskins & Sells, Boston

With scholarly keenness and practical deftness Mr. Vinal has prepared a book that meets the needs both of the student and of the accountant.

Arithmetic and Common Sense

The book does not presuppose any knowledge of algebra or of arithmetic beyond that which may be expected of a graduate of a good grammar school. All discussions are "reduced to a basis of arithmetic and common sense."

Elementary Actuarial Science

Treated as actuaries themselves understand it. Terminology and notation that have been standard among actuaries for more than a century are employed.

Interest and Averaging Accounts

Teachers whose classes reach their maximum registration slowly will find the preliminary chapters on interest and averaging accounts just the material that they need. These chapters give an expedient presentation of the three usual methods of computing intrest, and serve to postpone consideration of the more advanced material until the class is fully organized.

Arithmetic of Foreign Exchange

Pars of exchange, converting from one currency to another, valuation of various types of commercial paper, gold shipments, arbitrage.

Actuarial Formulae

Developed by arithmetic method, proved by use of the rule, and demonstrated by means of schedules.

Depreciation

Brief but comprehensive treatment of the more common methods of figuring depreciation, including formulate for the valuation of plant and wasting assets.

Slide Rule

The fundamental theory of the slide rule is developed and applied to multiplication, division, and square foot, with problems in payrolls, interest, discounts, foreign exchange, and other similar processes.

Interest Tables and Logarithms

Compound interest and annuity tables are given for fifteen rates from one to six per cent, and for time from one to one hundred periods.

The theory of logarithms and the use of log tables is thoroughly explained and applied. Whenever a formulae for the valuation of plant and wasting assn at once.

Review Problems

A series of sixty review problems affords ample supplementary and review material. Two specimen examinations are included to test the student's proficiency.

Quiz

The book closes with a quiz designed to prepare candidates for the actuarial problems on the examinations of the American Institute of Accountants.

200 Pages, Cloth Bound—Price $3.00

CHARGE MUST BE MADE FOR SAMPLE COPIES

Mention Revised Edition when Ordering

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO BOSTON LONDON SAN FRANCISCO

PITMAN SHORTHAND

SIMPLEST TO LEARN

SWIFTEST TO WRITE

SUREST TO READ

Write for Free Lesson

EQUAL TO EVERY DEMAND

ISAAC PITMAN & SONS

2 West 45th Street, New York

The Business Educator

LUPFER

VOLUME XXIX COLUMBUS, OHIO, DECEMBER, 1923 NUMBER 4

HANDWRITING SEER ARRIVES IN NEW YORK

We learn from the New York Bureau of the Buffalo Evening News that Rappael Schermann, a Viennese handwriting expert, reputed by European psychiatrists, criminologists and handwriting experts to be able to read character and describe past events by analyzing handwriting, arrived in New York on November 5th.

According to reports from London, Schermann was able to describe in detail Shakespeare's appearance, and to tell little known details of the dramatist's life after examining a manuscript in his handwriting in the British museum. In subsequent tests, he is said to have divined past events after examining the handwriting of newspaper men unknown to him.

Schermann, it is said, ascribes his reputed power to intuitive chairvoyance. He has been employed by the police of Vienna in clearing up supposedly insoluble crime mysteries. He will attempt to demonstrate his powers in New York and other cities.

Handwriting experts, as well as others here in America interested in the detection of forgery in handwriting, will eagerly await the results of this expert's demonstration of his powers; and, no doubt, in due course of time we shall learn whether he can do what is claimed, or whether he is simply another fake.

EDUCATION IS INTERNATIONAL

The first World Conference on Education which convened in San Francisco during the first week of July may have initiated a movement that will accomplish more towards heralding the day of peace among nations than that being done by all of the diplomats.

Delegates representing 60 nations attended, and the dominant thought was, Educate for Peace.

After the Conference ended one delegate wrote: "Try though we may, we canot get away from the common interests that unite the world into one great family. When the school children are taught that lesson, as this conference has determined they shall be taught it, there will be little more to do in the age-long fight against war."

Another delegate stated: "From today education around the world will begin to have different objectives from those of the past. National emphasis will give way to a wider world emphasis and, in the end, it may be that, politicians and diplomats failing, the lowly school teacher will have pointed the way toward a reconstructed world."

It is thought that the date of the Conferenc may mark an educational epoch. National prejudice and national narrowness, productive of so much strife in the past, are to be avoided and constructive peace plans cultivated. Matters offensive to other nations are to be omitted from all textbooks. International neighborliness and good-will are to be fostered.

"Educatoin is International. Geography, Mathematics, the Sciences and other subjects recognize no boundaries or peoples and nations."

Handwriting belongs to international education. Every person of every nationality should be able to write in order to progress.

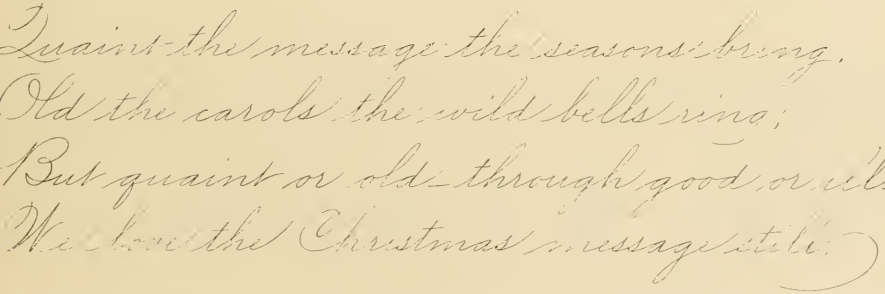
Think what it would be worth if peoples of all nations were able to write easily, freely, rapidly and legibly.

While the ability to record and express thought by means of a good handwriting is a small part of education, still it is a very important part.

We, as teachers of handwriting, must not fail to impress upon others the value of our subject, for we well know that poor handwriting is one of the great retardants in acquiring an education. Writing is still one of the fundamentals in elementary education. Written expression is one of the great aids in acquiring an education. Nothing else has yet been devised to take its place. To be crippled with a labored, slow, illegible handwriting can be compared with halting, stammering, unintelligible speech.

May 18th of each year will be set aside as International Good-Will Day.

The next meeting of the World Conference on Education will be in 1925.



Once again THE BUSINESS EDUCATOR extends Christmas Greetings and Good Will to its readers, and although we have had the pleasure of doing so for more than twenty-five years, "We love the Christmas message still", and none could have been more hearty than are these.

THE BUSINESS EDUCATOR

Published monthly (except July and August) By THE ZANER-BLOSER CO., 612 N. Park St., Columbus, O.

E. W. BLOSER - - - - - - - - Editor
HORACE G. HEALEY - - Contributing Editor
. A. LUPFER, - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

(To Canada, 10c more; foreign, 20c more, to pay extra postage.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy much reach our office by the 10th of the month for the issue of the following month.

SENSIBLE BUSINESS WRITING

By C. C. LISTER
26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School for Teachers, Brooklyn, N. Y.

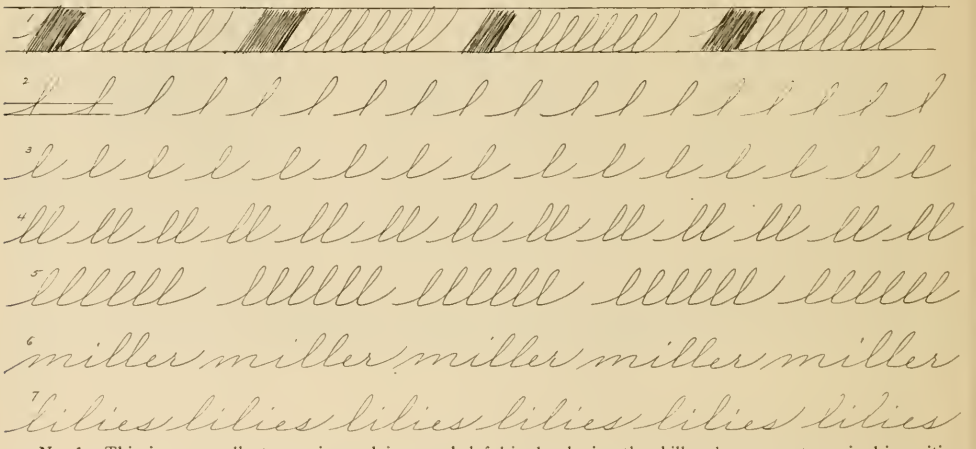
TEACHERS sending specimens from ten or more students should remit 10c for each specimen.

THE UPPER LOOP LETTERS

Those who write fluently, easily, and rapidly, without fatigue, depends almost entirely upon the muscles of the arm and shoulder. These larger muscles are so trained and brought under control as to be used almost exclusively, not only in carrying the hand and pen across the page but also in making the countless detailed and specific movements that form the letters, weave them into words, and the words into sentences.

It is therefore dangerous to suggest even a slight use of the finger movement in writing. It certainly should not be suggested without proper qualification. But it is the consensus of opinion that a slight movement of the fingers in connection with, but subordinate to, the arm movements may well be cultivated and used in forming many of the letters. This is particularly true of the upper loop letters presented this month. But it should be understood that this use of the finger movement **in connection with the arm movement** is not the same as the pure finger movement where the hand remains in a fixed position while the letters are being formed.

The small l consists of a well curved upward stroke and a downward stroke that is as nearly straight as it can be made without stopping the arm movement.



No. 1. This is an excellent exercise and is very helpful in developing the skill and movement required in writing the upper loop letters. Beginning, as it does, with the straight-line movement forward and backward along the line of vision, when the paper is properly placed, it establishes the slant of all upper loop letters. Make it a full space high with a continuous movement and an even, regular count of 1-2-3-4-5-6-7-8-9-10-1-2-3-4-5-6-7. Change gradually from the straight-line motion to the loop motion without stopping or changing the speed. It is not the purpose of this drill to develop accurate form. Its purpose is to develop the general movement used by skillful penmen in making **l's.**

How to Study a Letter: Is the top of the **l** angular or round? What is the height of the letter? Is the upward stroke straight or curved? What of the downward stroke? At what height do the upward and downward lines cross? Does the l begin above, below, or on the line? Follow this plan in studying other letters.

No. 2. This exercise will prove helpful in establishing the correct form of the loop. Swing up and come back to the base line on a quick count of 1-2. Stop with the pen on the paper at the base line. Cross at one-third the height.

No. 3. Make the loop and add the upward final stroke to a count of 1-2-1. Make a short turn at the base line. Keep the downward stroke straight and cross at one-third the height.

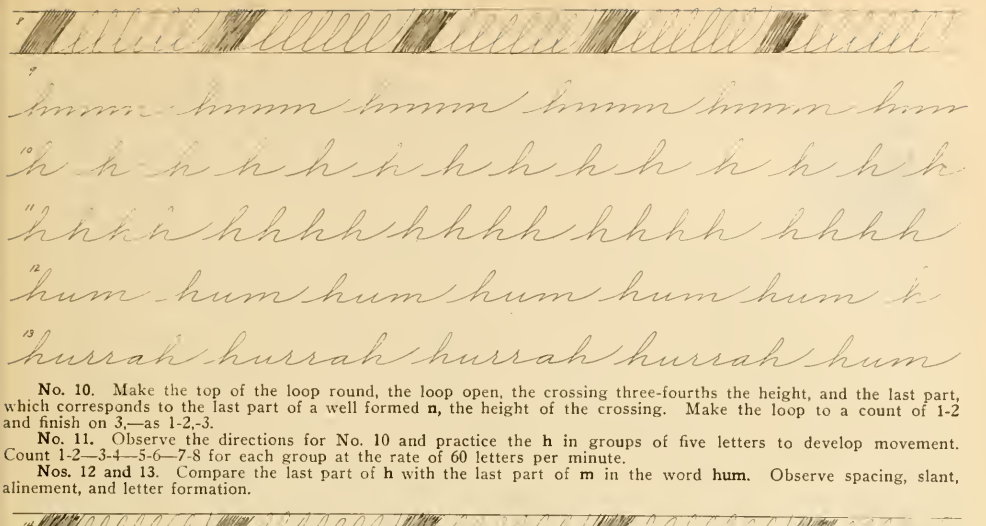
No. 4. Try to make two l's alike. Make them close together to a brisk count of 1-2-1-2-1.

No. 5. There is no better way to become skillful at making loops than by going into the business of making loops. First practice to a count of 1-2-1-2-1-2-1-2-1-2-1 for each group until the down stroke is pretty well established; and then make the group of six l's to a regular count of 1-2-3-4-5-6.

Nos. 6 and 7. Write these words over and over for practice in making l's and a review of the small letters involved.

No. 8. Follow the instructions for No. 1.

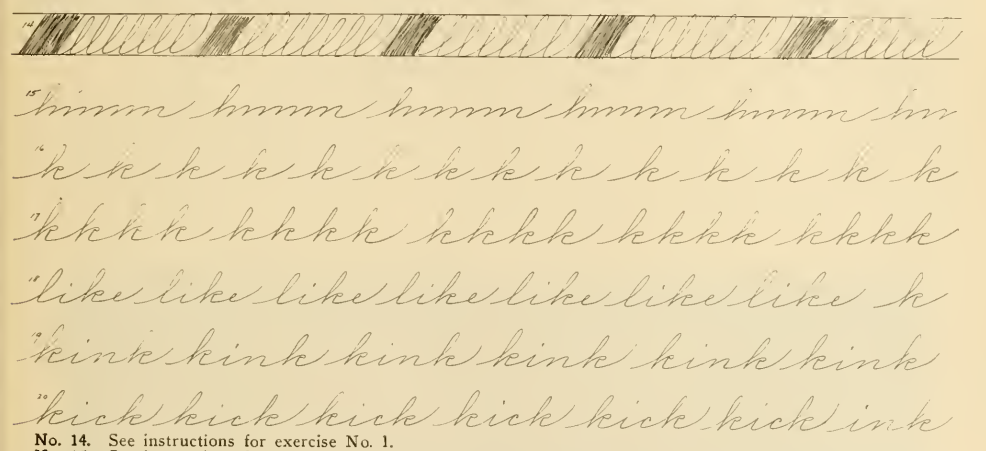
No. 9. Make the loop to a count of 1-2 and repeat the over motion employed in making **h** to a running count of 3-4-5-6-7-8-9-10. That is, count 1-2, 3-4-5-6-7-8-9-10 for the complete exercise. Aim: a nice loop, round turns, and a free movement.



No. 10. Make the top of the loop round, the loop open, the crossing three-fourths the height, and the last part, which corresponds to the last part of a well formed **n**, the height of the crossing. Make the loop to a count of 1-2 and finish on 3,—as 1-2,-3.

No. 11. Observe the directions for No. 10 and practice the **h** in groups of five letters to develop movement. Count 1-2—3-4—5-6—7-8 for each group at the rate of 60 letters per minute.

Nos. 12 and 13. Compare the last part of **h** with the last part of **m** in the word **hum.** Observe spacing, slant, alinement, and letter formation.

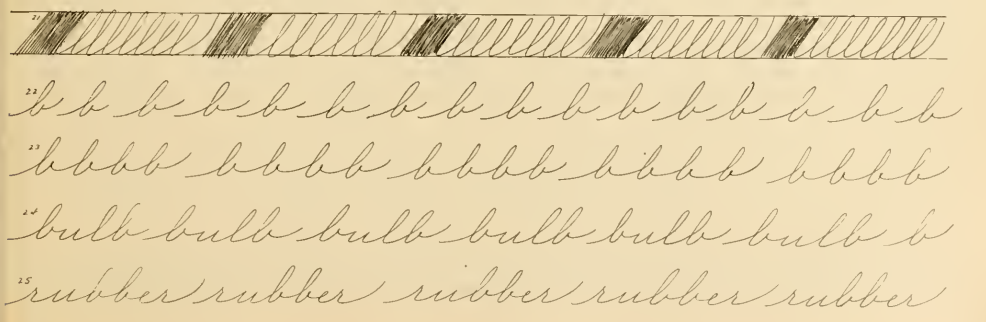


No. 14. See instructions for exercise No. 1.

No. 15. See instructions for exercise No. 9.

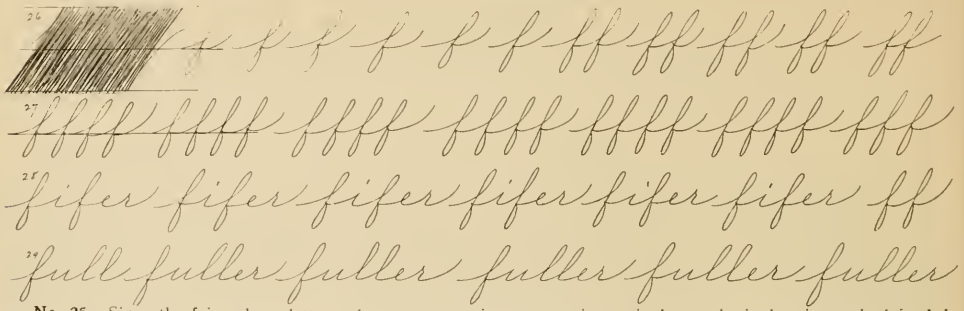
Nos. 16 and 17. The only new feature in this letter is the second part. Curve over a little more than when making the last part of **h,** fold back under, keeping the space within the fold small. The bottom of **k** is narrower than that of **h.** Make the two down strokes parallel. Practice the single letter until the form is pretty well established after which make it in groups of four to insure the use of good movement. Count 1-2-3 for each **k.**

Nos. 18, 19, 20. The practice of these simple words should serve to establish the correct form of **k** when applied. Aim to make the loops alike in size and form.



Nos. 22 and 23. Make the **b** round at the top, round at the bottom, and finish with a distinct point and swing. This final point should be the height of the crossing in the loop—keep this in mind. Count 1-2,-3 for the single **b** and 1-2—3-4—5-6—7-8 for each group. A normal speed of 60 letters per minute.

Nos. 24 and 25 Finish the **b** the height of the **u.** Make the loops in **l's** and **b's** alike. A pleasing drill may be made of the word **bulb** by naming the letters while practicing, as **b u-l-b.** Dwell slightly on the **b's.**

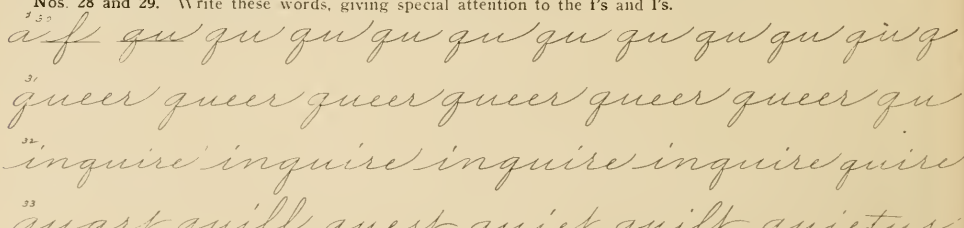


No. 25. Since the **f** is a long letter a longer range of movement is required to make it than is required for **l, h, k,** and **b.** Therefore the straight line exercise made two spaces high should be practiced as a preliminary drill.

Observe these three characteristics in practicing on the **f:** round at the top and bottom, straight back, and joined at the base line. Make the single **f** to a count of 1-2,-3. On the count of 1-2 make the upper and lower loops then finish on the count of 3. Next try to make two **f's** alike to a count of 1-2, 1-2, 1.

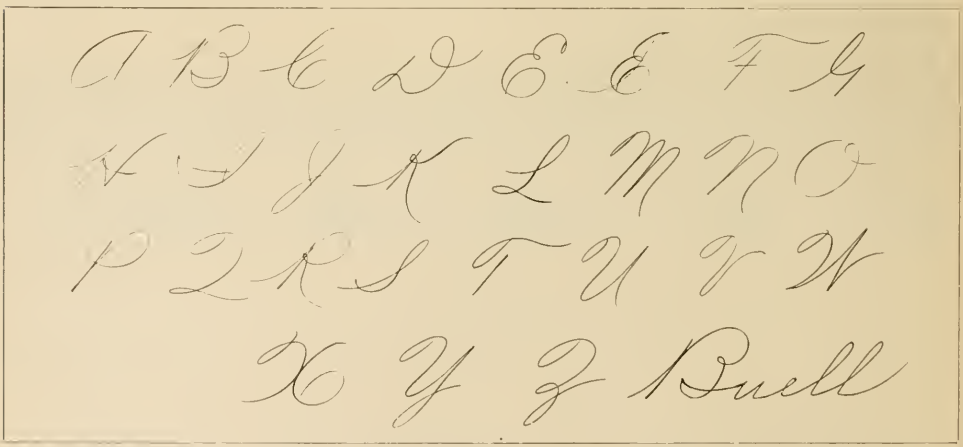
No. 27. Make the four **f's** to a count of 1-2, 3-4, 5-6, 7-8, 9. Work for these points, one at a time: straight backs, round tops, round bottoms, joinings at the line. Speed 60 **f's** per minute.

Nos. 28 and 29. Write these words, giving special attention to the **f's** and **l's.**



No. 30. The **q** is a combination of the **a** and the bottom of **f.** Close the **q** at the top, make the bottom round, and join at the line—never above it. Since the **q** is always followed by **u** in words it seems advisable to become habituated to this combination.

Nos. 31, 32 and 33. Practice each of these eight words, giving attention to the **q's,** spacing, and alinement.



Mr. J. A. Buell, penmanship teacher in the Minneapolis Business College, has trained hundreds of young men and women to write well. He is a splendid teacher and writes a fine hand, as the above will testify.

Supplementary Business Writing

By F. B. COURTNEY

Instructions Prepared in the Office of The Business Educator

$180 4/00

Wheeling, W. Va. May 1–
National Exchange Bank
Pay to M. W. Peterson & Co. or order
Eighteen Hundred Four Dollars
J. D. Lowman & Co.

$150 4/00

Dallas, Texas, Feb. 4–
American Exchange National Bank
Pay to W. F. Nicholson & Co or order
Fifteen Hundred Four — Dollars.
M. W. Dumont & Co.

$49 10/00

Bismarck, N. D. Mar. 5–
Farmers National Bank
Pay to E. R. Bassett & Co. or order
Forty Nine Hundred Ten Dollars
R. M. Hacker & Co.

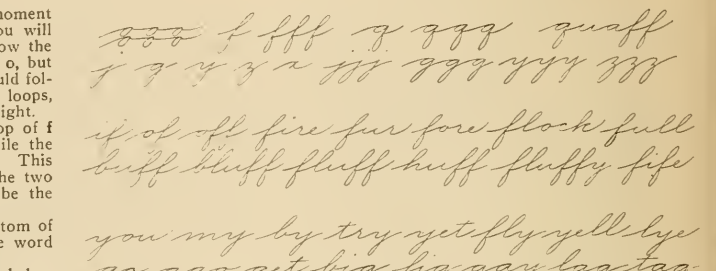
$14 2/00

Milwaukee, Wis., Mar. 3–
Wisconsin National Bank
Pay to the order of F. A. Wallace & Co.
One Hundred Forty Two Dollars
To Union National Bank,
Chicago, Ill. C. C. Pond

This writing by Mr. Courtney is free, easy, rapid and attractive. There is nothing stiff, slow or labored about it. It is not an accurate style, but a business style. As a drill to acquire freedom of movement, it is just what is needed. Get this lesson well now, so that you will be ready for the next.

BUSINESS WRITING

Copies by E. A. Lupfer
Instructions by Arthur G. Skeeles



Look at the first exercise a moment before you begin to write. You will see that the loop of **f** and **q** below the line is very similar to the small **o**, but it is twice as long. Also we should follow the rule that applies to all loops, and keep the down-strokes straight.

The crossing in the upper loop of **f** is one space above the line, while the lower loop ends on the line. This leaves a good small **i** between the two loops. The two loops should be the same length and width.

The small **q** is **a**, plus the bottom of the **f**. See if you can write the word freely and easily.

The four letters having a loop below the line should now be studied. All are the same height above the line. **j** begins like the small **i**, **g** like the small **a**; **y** begins like the last half of **n** and **z** like the first half of **n**. The loops are all the same length, and except the **z**, the down stroke and all the loops should be practically straight. The **y** is like the **h** inverted. Notice that in **y** the same lines are made with a down-stroke that are made with a down-stroke in the **h**.

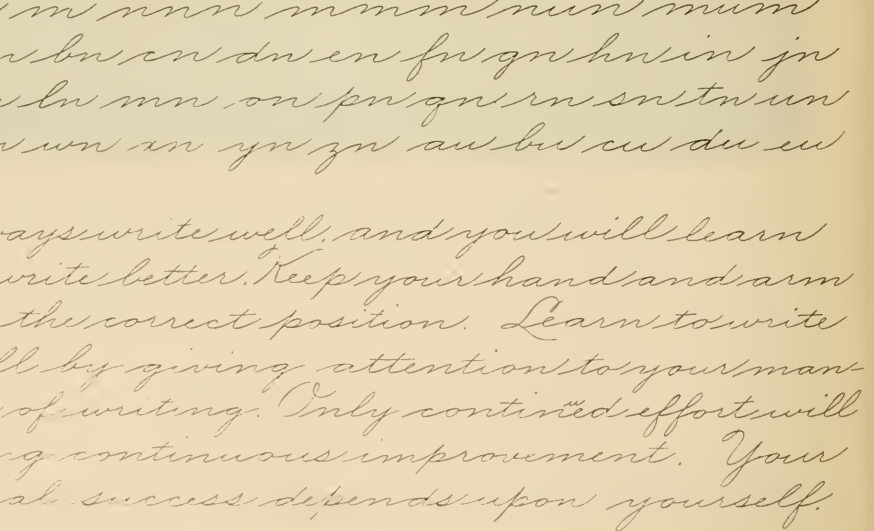
Here are some good words for practice. All loops should be the same height. If they are not, you still have some improvement to make in your penmanship.

The first simple letters in this copy are a warming up exercise. After you can make them well, practice the second and third lines where each of the letters in the alphabet is followed by **n**. This enables you to see whether you are writing letters the correct height, slant and size.

On the last line the first few letters in the alphabet are followed by small **u**. Practice through the alphabet in the same way.

This exercise might be extended indefinitely. That is, we might follow each letter with **a**, **b**, **c**, and so on through the alphabet. It would be good practice, too. Perhaps some of you will want to try it.

The paragraph contains 219 letters and should be written in about 2 minutes, 12 seconds. Practice it over and over until you can write the paragraph four times on a page, and make the page look well.



Always write well, and you will learn to write better. Keep your hand and arm in the correct position. Learn to write well by giving attention to your manner of writing. Only continued effort will bring continuous improvement. Your final success depends upon yourself.

ORNAMENTAL WRITING

By RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

Send Mr. Guillard two pages of your practice work with 25 cents and he will criticise and return your work

There is no trick that I know of in learning ornamental writing, but there are methods which, if properly and persistently followed, will produce the most desirable results.

The experience of the professional penman is that forearm movement is the very foundation of light line script. This includes business and ornamental penmanship. But the fingers not infrequently come to the aid of the forearm in the execution of ornamental writing. It is the opinion of the writer that most fine penmen write in much the same way. However, no two write exactly alike. This slight difference in the execution necessarily makes the difference in the appearance of the writing. Indeed, it is not a difficult task for one acquainted with fine penmanship to identify at a glance the work of any particular penman through his peculiarities.

There is no doubt one best way, and he who has reached the highest degree of perfection has undoubtedly come nearest finding the proper manner of execution.

Pen lifting is one of the most essential things in producing small letter work in ornamental penmanship. In the second line of this month's lesson there is an illustration of how the pen may be lifted in writing the word **oceanic**. Some may not lift the pen so often, and it is well for the student to experiment and try, if possible, to find out which is the easiest way for him.

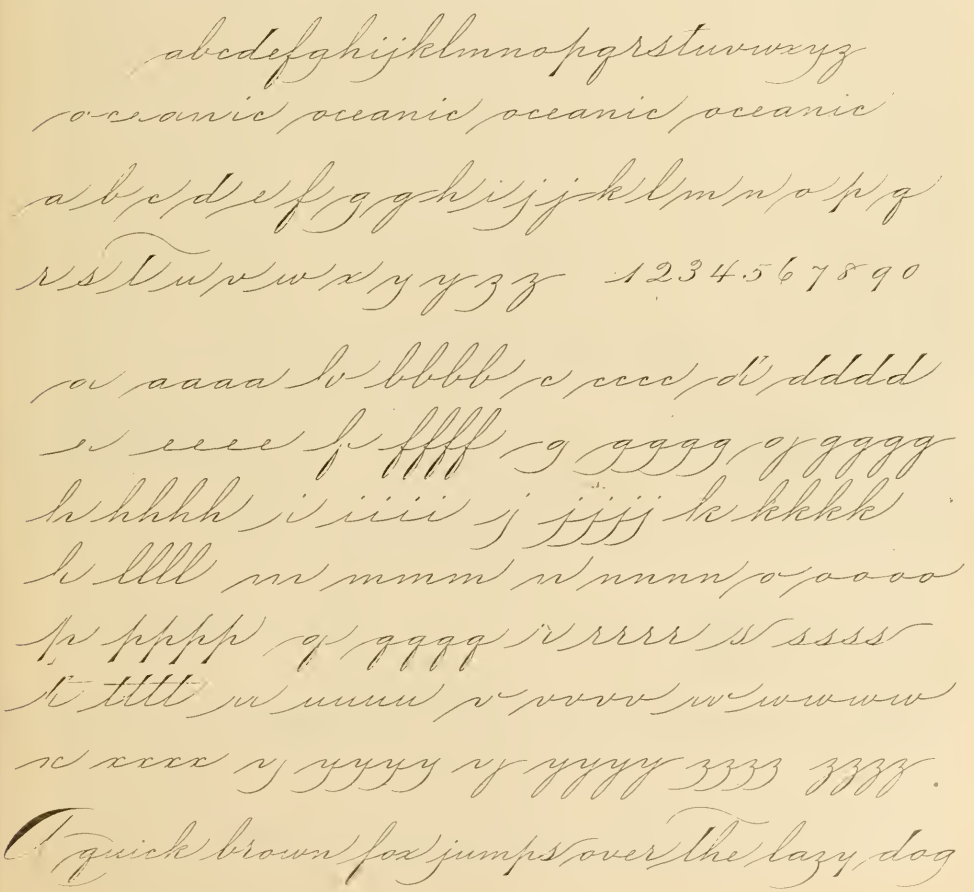
Before each group of four letters, each individual letter is separated into parts suggesting where the pen may be lifted in writing each letter.

The small letter **x** is made in two ways, as may be noticed on the plate.

The **d** and **t** are always shaded at the top and **p** at the bottom. These letters are squared, or touched up, afterwards.

The **f** and **q** are usually shaded below the line.

(Continued on page 14)



Department of
PUBLIC SCHOOL WRITING

Frank H. Arnold, Supervisor of Penmanship, Spokane, Wash.

A WORD ABOUT DEVELOPING SPEED

In my November article I dealt with the subject of speed practice. The article was rather brief; for I desired to use part of my alloted space for cuts. I deem the question of speed so important, however, that I wish to continue the discussion of the subject.

I feel sure that I am not a speed fanatic. I have no use for uncontrolled speed. A wonderful speed record has no charms for me, if the record must be made at the expense of everything we deem worth while in form. I detest the automobile speed maniac; for he endangers the lives of himself and others. I detest, too, the longhand speed scribbler; for he deforms and cripples with his pen letter forms and words. But there is such a thing as sane speed, and that is the thing about which I wish to talk.

At this time I wish to refer to a cut which accompanies this article. I believe that the writing illustrated by the cut is an example of the sane speed. The writing is the work of an eighth grade girl. She wrote, "Now we move on to win," five times in one minute. The sentence is found in the Zaner Manual No. 144. As you observe the writing, note that the writer paid attention to finishing strokes in every word. The speedy scribbler doesn't do this. His word endings as a rule are blunted and deformed. The reader will note, too, that the alignment is good. Of course the lines were not reproduced on the cut, but it is easy to tell that the alignment is good. I am sure you will agree, too, that none of her letter forms suffered on account of her speed. Every letter and every word is easy to read. Bear in mind, please, that the writer used India ink in preparing her copy. This is the sole reason for the loops in some of her "c's" being closed.

Now, let's sum up. What should be required in speed writing? The answer: Correct letter forms, good word endings, and good alignment. These three things must be kept constantly in mind by both teachers and pupils. Get all the speed you can while you adhere doggedly to these three things. The writing will not run wild so long as these three essentials are kept in mind.

Every sentence in the compendiums and manuals that you use can be used as a speed sentence. The wise teacher can soon determine by observation how many sentences should be written in one minute. Just a few minutes' speed practice will determine that.

When should speed work be given? A part of practically every lesson should be devoted to speed practice. You cannot give one or two speed lessons each week, and expect to accomplish anything worth while. A little speed writing each day is the better plan. This speed writing will do a number of things for the pupils. For one thing, it will help to relieve the monotony of the regular writing drills. So long as children strive eagerly to win in the various playground games just so long can the teacher make use of competition in class room work.

To nag a child, or to keep him after school hours to improve his writing is a poor way to reach the desired end. Make the writing lesson a game; make the writing lesson a race, and your pupil will not regard writing as a boresome thing.

In closing this article I desire to quote from the course of study which we are using in Spokane. You will be interested, I hope, to see just what instructions I have given my teachers with a view to help them teach speed writing. The part of my course of study which I shall now present deals with the writing of speed words:

A List of Speed Words

summon—Stress the closing of the "s" and the last down stroke and the finishing stroke of the "n."
sullen—Stress the closing of the "s," narrow loops in the two "l's" and the last down stroke and the finishing stroke of "n."
hill—Stress the last down stroke of "h" and the loops in "h" and "l."
fine—Stress the two loops of "f."
vine—Stress the shape of the "v" and the joining stroke.
wine—Stress joining of the "w" to "i."
pine—Stress the height of the "p."
kind—Stress last "down" stroke of "k."
bell—Stress the "b" and the loops in the "l's."
zeal—Stress the "z" and the "l."

The above list contains only ten words. I have given enough words with explanations to enable the teacher to see the purpose of the speed word. The resourceful teacher can form other lists to aid her in overcoming many of the common errors.

Do not allow pupils to write faster than they can write well. Have them write their words in columns just as they write spelling lessons.

Many times one or more words of the manual or compendium sentence can be used as speed drills.

If speed work is conducted as it should be, speed drills will help teach good form. Do not let a pupil say he has written ten or fifteen words, if he has merely scribbled them. Have certain points that he must observe before he can count his words. Have the pupil check at the right all the words that cannot be counted.

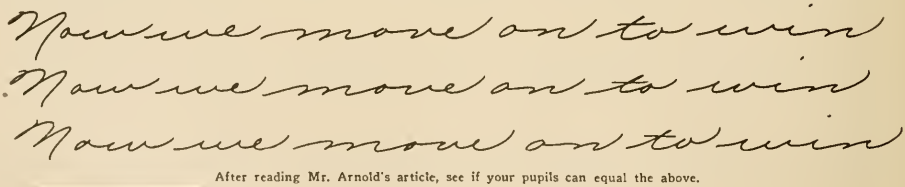
ORNAMENTAL WRITING

(Continued from page 13)

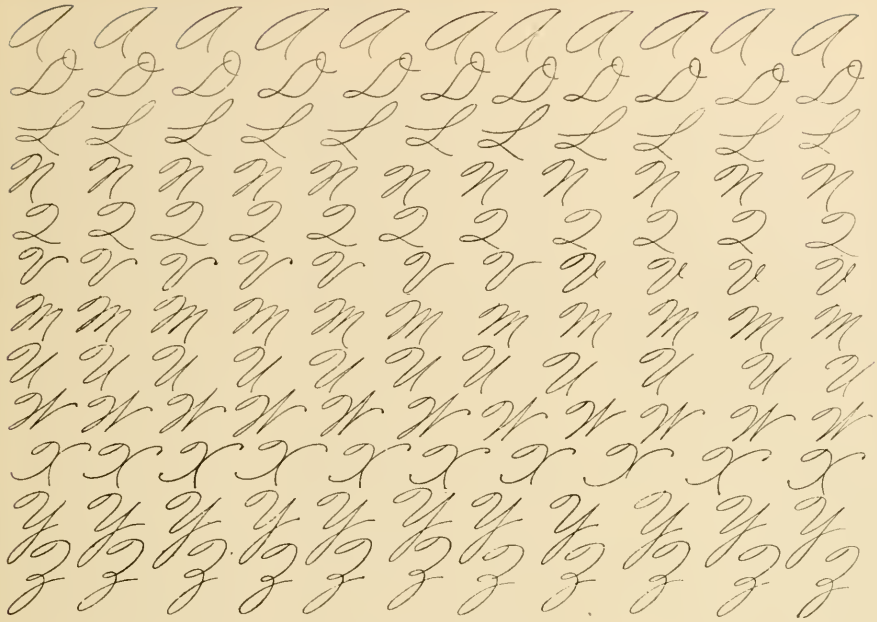
In making the loops I use a combined finger and forearm movement.

The late L. Madarasz, in writing on the subject of movement in ornate penmanship, wrote: "I use a purely forearm movement in the execution of all capitals and a combined movement on all small letters, thus: to the height of a small **u**, a muscular movement (forearm), and from the upper portion of any letter higher than a small **u**, I check the movement and shoot my fingers up, reaching above the height of small **u** and down again. When an **f** occurs I use the muscular movement for the lower half. On small **y, g, j, p** and **q** I use a muscular movement" (forearm).

These words by a master penman may well be heeded by those who want to climb.



After reading Mr. Arnold's article, see if your pupils can equal the above.



Miscellaneous capitals for supplementary practice.

Signatures by Mr. F. B. Courtney

Courtney has won national fame as a penman of great skill in different styles of penmanship. Probably nothing has contributed more to his skill than his study and practice of ornamental penmanship.

Add to your skill and reputation by mastering ornamental. It will give your writing that grace, action, beauty of line and snap so much desired.

Help to Spread Good Penmanship by Clubbing the Educator

Employee Responsibility in Business

By J. S. KNOX
The Knox School of Salesmanship, Cleveland, Ohio

THE WIFE A BUSINESS PARTNER

This may seem like a peculiar title for an article in a School Magazine. It is written primarily to help teachers solve their problems.

Commercial education is not an end in itself. It is a means toward an end. The biggest business in life is the business of living. The first consideration of every business man is his home. He uses his education as a means to make that home what he thinks it should be.

One of the greatest mistakes which commercial educators have so far made, has been their failure to make a statistical study of their graduates for at least ten years after they leave school. This information will be of value not only from the standpoint of knowing what the increased income amounts to year by year, but in determining how to improve commercial education so as to increase its efficiency in overcoming the difficulties which the graduate meets in his every-day work.

One of the subjects that the school has paid practically no attention to is the home and its relation to the success of the business the man is engaged in. But business concerns are studying this subject with great care. Big corporations are now everywhere doing everything they can, not only to interest the wife in her husband's business, but to encourage her to inspire and help him in every way possible. Many concerns are offering prizes of beautiful silver sets to the wives of salesmen whose business amount to a certain maximum for a month or year. This enlists the active, enthusiastic co-operation of the wife. The late President Patterson of the National Cash Register Company used to say that every time the baby was sick or anything out of harmony in the home, the salesman's report showed it. His business fell off. A nagging wife can destroy a man's morale and absolutely demoralize his efficiency. The divorces in this country are a disgrace to the nation. In some cities there is a divorce to every four marriages. Most of these divorces are the outgrowth of business difficulties that result in nervousness, crankiness, antagonims and final estrangements. A wife who lacks understanding of a man's problem and therefore does not sympathize with him in his difficulties, but instead criticizes him because he can't go to a theatre with her on a certain night because of his business engagement, is likely to become a nightmare to a hard-working man instead of a source of encouragement and help.

I have heard women complain that whenever they wanted their husbands to attend some theatre or dinner party the reply often was, "I have an appointment with a prospect and I simply can't go." These women do not realize that the home is the thing that a man works day and night to protect and support. They do not realize that their happiness and very existence depends upon the money the husband earns. They often do not realize that he will often stay up half the night to see a man who cannot be seen at any other time. I have personally made many an appointment at midnight. I have talked business until two o'clock in the morning. I have traveled all night in chair cars, making two or three changes during the night to keep an engagement.

Success is a jealous mistress. And no great success in any line can be won without continual sacrifice of some kind.

"But," you say, "What has this to do with teaching a class of young men and women?" For more than twenty years I have been making an inside analytical study of business and trying to put my fingers on every element in the business that causes failure. The greatest element in all business is the human element, the element that is and has been largely ignored by the schools of the country.

For many years I have been studying the commercial educational problem at first hand and in many hundreds of schools in all parts of the country. I have been trying to discover the weaknesses there and I have discovered too many of them to discuss in this article.

The head of a commercial school said "Why should my girls make an extensive study of business? They are married in four years on the average, and they are not interested in knowing any more about business than enough to enable them to earn money so that they can dress well and live comfortably until they are married." Does this give you any clue to the deadly divorce evil in this country? Doesn't this indicate that many young women expect to be relieved of all financial responsibility as soon as they are married?

Yet when a woman is married, her business responsibility just begins. She then must know how to buy and manage. Women buy ninety per cent of the goods that go into the home. A woman must know where she can get the best bargains. She must go to the corner grocery with a basket on her arm and carry home her groceries. She must be wise enough to pay cash for everything. She must realize that it is dangerous to buy what she hasn't the money to pay for. She must help her husband to save some money every week. She must realize that it is economically unwise to spend money for an automobile and gasoline when that money should be used to buy a home.

A wife is the financial partner of her husband. If she is an incompetent financier and a poor business woman in the home, the chances are about 999 out of a 1000 that they will reach old age in poverty. Do the students in your class have any idea of this? They are serenely ignorant of it. Do you think you can give them a vision they never had before? I could write page after page on this subject, but space forbids. But I do wish to add this: there are more than three million widows in this country sixty-five years old and over, thirty-two percent of whom lack the necessities of life and ninety per cent, the comforts. There are 7,000,000 women compelled to earn their living. There are 1,990,225 children ten to fifteen years of age working for a living who should be in school. We are also supporting 1,000,000 dependents and delinquents in institutions. If we are ever going to conquer poverty, we must conscientiously hunt down every source of failure and stop it there. This problems must be solved in the schools or it never will be solved.

Do you realize that you as a teacher must be able to sell this program to your students? We have just one great problem in this country, and that is an educational problem. It will be solved when the teachers get the vision and learn how to sell it to students nad parents. It is a large assignment, but in doing it you are cooperating with God Almighty in helping to transform this country from a wilderness into a paradise. When a young woman tells you she does not want to study Salesmanship or Management, do you believe you now know how to convert her?

C. B. Boland is head of the Penmanship Department of the Louisiana State Normal School, Natchitoches, Louisiana. Mr. Boland holds a degree in Commercial subjects from the Bowling Green, Kentucky, Business University, and also attended the Zanerian College of Penmanship, Columbus, Ohio. Mr. Boland is a very fine, up-to-the-minute teacher and gets splendid results in Penmanship.

Mr. I. D. Ruff, Manager of Leech's Actual Business College, Greensburg, Pa., recently sent our subscription department a fine club. We are looking for some very fine results from this school. Mr. Ruff reports that they opened their twenty-fifth year of school with the largest enrollment in the history of the school.

H. O. Davis, President of the Fayetteville Business College, Fayetteville, Arkansas, recently sent us a copy of their beautifully illustrated catalog. On August 19, 1919, Mr. Davis took over the ownership of the school. At that time he had twenty-eight students. Since that time he has had a total of 263 students. Judging from the information which we have at hand, Mr. Davis is securing some excellent results and is building up a high-grade school.

A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

A GOLD BRICK

Out in the great mining country, where they dig gold out of the massive ledges, when the dynamite has torn the quartz to pieces and the great stamps have crushed it to powder, and the amalgam has picked out the gold from the crushed quartz, they melt the precious metal and pour it into what they call bricks. These bricks differ in size; some of them weigh fifty or sixty pounds and are worth fifteen or twenty thousand dollars. The United States Mint will buy them at so much an ounce, about twenty-two dollars, I believe.

Now, you can take a bar of lead worth ten cents a pound, shape it like one of these bricks of gold and put a thin plating of gold over it and it makes a very fair imitation of the real, solid gold brick. You can readily see that selling one of these imitation bricks, worth ten cents a pound, for a real brick worth two hundred fifty dollars a pound is quite a profitable operation if anybody can be found to buy the imitation; and he can be found, for you know the old saying: "There's a sucker born every minute and very few of them die." By sucker is meant the man or woman, boy or girl, who expects to get something for nothing; who expects to buy a ten thousand dollar gold brick for half its value. I don't know how old the business of selling gold bricks is, but, in the prehistoric caves of old Europe, caves that were inhabited by the primitive men who existed long before history was written, have been found the bones of the cavemen mingled with bones of the sabre toothed tiger with whom he fought for possession of those caves and I would not be at all surprised if they found, mingled with these bones, gold bricks that those ancient cavemen had been selling to one another.

The gold brick is still sold. It comes up from Mexico or some far off place, brought by an Indian or an ignorant Mexican who don't know its real value. A fake government assayer tells the sucker who has been picked out to buy it, that it is worth ten or fifteen thousand dollars and he puts up four or five thousand dollars of good money for it and wakes to find that he has bought a nicely plated lead brick, worth 10c a pound.

Counterfeit money that cannot be detected from the real, because it is printed on a stolen United States plate on paper stolen from United States printing office is still sold $1000 of it for $100 of real money.

New England is the home of the Yankee and the Yankee is supposed to be very wise in matter of trade and not easily fooled. Yet the walls of New England's living rooms could almost be papered with the counterfeit money, worthless oil stock, mining stock, and other paper gold bricks, that have been unloaded on the sharp, keen, close fisted Yankee who pinches a silver dollar until the eagle squeals before he lets go of it, unless he thinks he is going to get something for nothing, and then he can't throw it away fast enough. It is some old skinflint who has worked himself, and his wife, and the boy or girl until they ran away from home, (from four o'clock in the morning until ten o'clock at night, and lived on what nobody else would buy off the farm), that is always selected as the victim on whom to unload a gold brick and they generally get him, if he thinks he is getting enough of something for nothing.

Gold Bricks for the Hub

Boston is the hub of the Universe, home of Harvard just across the Charles River, and yet Boston with all its culture and learning has bought some beautiful gold bricks. It was in Boston twenty years ago that 520% Miller flourished like the green bay tree of the Scriptures.

He started in Manchester, New Hampshire, a big mill town, and he promised to pay investors 10% a week. He didn't have a great many investors at first, but those who invested $50 got $5 interest at the end of the week. Of course they were tickled to death, and when Mr. Miller offered to pay them back their money they didn't want it but they let it stay another week, and as like as not the investor put in $50 more, and at the end of the second week he got $10 interest on his hundred for just one week, when it would take him two years to earn that in a savings bank. Of course he told his friends and money came rolling in, and every got 10% a week and all were as happy as clams at high tide.

Young Miller was an ambitious kind of fellow, and he went to Boston and Boston fell over itself to hand him money. The police even paid him their monthly salaries and let the grocer's bill go and Young Miller is now boarding at the expense of the state of New York in Sing Sing, or was the last I knew anything about him, for after he got all the money there was in New England he went to New York and there he fell down. He paid 10% a week by simply taking it out of the money that came in.

Mrs. Chadwick, a beautiful lady, almost too beautiful to be true, started a woman's bank in Boston where they paid 5% or 10% a month. Did she get business in her beautifully appointed banking rooms? I'll say she did. The high-brows and blue-stockings and society dames crowded the elegant parlors of Mrs. Chadwick's bank, and when the husbands found out what their wives were doing they came in too, and one day Mrs. Chadwick wasn't there. They combed the country with a police comb till they finally found her and some of the investors got a little money back; but the bank was a nicely upholstered gold brick.

You would think experience would have taught the people of our cultured East not to invest in these get rich quick schemes. You would think they would become wise to the fact that you don't get something for nothing unless it is something you don't want, like the measles or whooping cough. But no! Such is not the fact.

I had a chance to go in on a number of these get rich quick schemes, but I didn't do it. Not because I was any wiser than a lot of those who did, but because I didn't have any money. Not having money saved me from losing thousands of dollars. The very latest gold development here in our old Bay State, where culture is highly developed and where you can hardly throw a stone without breaking a square of glass in some college, is the story I am going to tell you:

An Exile from Itally

He left sunny Italy when he was seventeen, a little over twenty years ago, a rather good looking, slender Italian youth, with a wide smiling mouth, rather good clothes, and about two hundred dollars in American money which he had bought with a thousand lire or so that he had accumulated by industry and economy. Possibly the industry was a Chuc-a-luck of some Italian equivalent of African golf. He was certainly an expert in handling the dice but not any more so than some of his fellow passengers on the steamship that took him to New York, for he landed in that city of sky-scrapers with only about two dollars left, but he had ambition and boundless vision and in that vision he saw himself the possessor of thousand, at first. Now, when you get into the vision business it is just as easy to see millions as it is thousands, so he made it millions and started out to accumulate them. But it is a good deal easier to imagine thousands than it is to get even the first thousand, and this young fellow made no dazzling progress for the next twenty years. Nobody really knows much about that twenty years of his existence but in the fall of 1919, just before Thanksgiving, he showed up in Boston and opened a little office at 27 School Street with the name Chas. Ponzi on his office door. To get to this little office you passed through a narrow roadway called Pie Alley, where printers from the nearby newspapers ran in to get a lunch at the noon hour or after the paper went to press at midnight. That lunch generally included pie, and so the alley got its name. Mr. Kipling calls New England the pie belt of the world. My friend, Mr. Wm. E. Dennis, the eminent pen artist, is a man of unimpeachable veracity and he tells me that on a recent trip to Manchester, New Hampshire, he stopped at a house where they had seven kinds of pie for

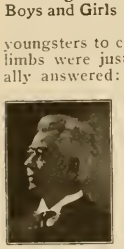
(Continued on page 20)

MENTAL MEANDERINGS

By CARL MARSHALL
Tujunga, California

Boosting the Boys and Girls

In the days of my youth, when somebody "dared" one of us youngsters to climb a tree whose lower limbs were just out of reach, we usually answered: "I kin if ye'll gimme a boost." And if the boost was forthcoming, we generally made good. And some of the exceptional fellows would manage to get up the tree, without the boost, winding their legs about the smooth tree-trunk, spitting on their hands, and squirming and wriggling slowly upward inch by inch, till at last, a sure grip on the lowest limb made success certain.



The average boy, or girl too, for that matter, enjoys climbing to the top of things, whether it be a hickory sapling or a class standing. The whole game of human life is mostly a struggle to get to the top in something. One of the proudest fellows I ever saw was a big red-faced bumpkin who won the pie-eating contest at a rural fair. Probably, the keenest and most durable passion in human nature is the desire to "win out" at something. We are all sports at heart, and have been away back to the Olympian Games. Do you know what the most popular syllable in the English language is? It is EST! Who doesn't want to be best, or highest, or quickest, or cleverest at something? And the next most popular syllable is ER. If we can't be highest up the tree, we will at least fight hard to be higher than some of the others, and the more of them we beat, the better.

But while this wish to be at or near the top, is a fundamental instinct, there are a lot of us in which it is more or less dormant, and in some, perhaps, completely atrophied.

There were always, in my tree-climbing days, more fellows who were content to stand around the foot of the tree and cheer the chap at the top, than there were of those with the pep to throw off their shoes, spit on their hands and go to it themselves. Plenty of fellows would like to win the race, provided it can be done without too much trouble; but there are only a few with the pep and punch to do the training that will line them up at the tape. Mere wanting to win gets us nowhere, unless we have the live steam in us to set us going.

One evening many years ago, I went out for an after-dinner walk along the Twelfth Street Viaduct in Chicago. This thoroughfare crossed the city from east to west, over a high iron structure a half mile long and some sixty or seventy feet above the far-reaching, and noisy trackage yards of the Monon, Wabash, Erie and other big lines that ran out from the Dearborn Street Station. Lined up on side tracks, or crawling along like so many long-tailed dragons, were miles and miles of rolling stock,—everything one could think of from big luxurious, aristocratic Pullman sleepers down to dinkly little dirt cars,—great three-hundred ton mogul engines moving majestically at the head of long trains, and sputtering, barking little switchers, like little toy pugs snarling at the heels of oblivious mastiffs. But all the rumbling moving mass of wheeled things, whether pygmy or ponderous, ugly or ornate, could be grouped into two companies: first, the few that moved under their own power, and second, the many that, having no initiative of their own, had to be pulled or pushed. The scene was a great metaphor of human life. I could see the engine folk of the world, with hot hearts and quivering with power doing the world's work, and shunting here and there, the inert masses of the others. And I thought, as I looked down from the Viaduct, "If that little dump-car down there could only think, how it would admire the switch engine, that pushes it here and there. And how abased would even those swell Pullmans be in the presence of that mighty twelve-wheeled Baldwin that whirls them across the land at sixty miles an hour!"

But there is one point in which my metaphor happily fails. The human beings ALL have engines, even though a good many of them seem to have no fires under their boilers, or else the machinery is so out of repair that their pressure-ganges can't get much above the zero mark. And the metaphor fails in yet another point. The little switch engine, try as it might, never could get to be a mogul. It has to keep on being a switch engine. But let any youth once get to going under his own steam, and there is no telling what he may do. Theodore Roosevelt at sixteen was a very ordinary boy, weak physically and not noticeably bright mentally. He might easily never have got out of the switch engine class. But he got moving, accumulated steam and momentum and ended by being a mogul.

Parents, and teachers, if you would give the boys and girls the boost that will send them up the tree, try to make them see this. Get them to have it out with themselves whether they are going to be engines or dump cars. Make them see the glory of bringing home the bacon even if it isn't the whole hog. And when the youngster scores a win if it isn't anything more than standing at the head in the spelling class, make him feel that it is a triumph. Make a little fuss over him when he wins. Don't be afraid of making him conceited and cocky. Better have him a bit conceited than sunk in the hopeless slough of don't-care-it-ive-ness. The one will cure itself; the other won't. Ambition in a boy or girl grows from what it feeds upon. One success breeds desire for another. Above all, do not sneer at or decry them when they fail, provided they put up a good fight. They will go back to the conflict with renewed grit if they feel that the home folks are behind them. With father and mother rooting for him, a youngster will try anything, especially if he knows that failure will not bring disgrace.

We are fairly sure to have our young folks win if we once get them to feel that life is a fine big game, to be played according to the rules, and with a good assortment of prizes for the winners. Another thing: your youth is almost always an idealist. You might not think so, if you are not deep enough to penetrate the camouflage with which he tries to hide it, but he is just the same. Hence he is not deeply stirred by incentives that promise riches, power, or other forms of self-aggrandizement. It is the romantic, chivalrous, adventurous phases of life that really appeal to him. The chance of being a congressman or a senator, a captain of industry, a millionaire or even a president, does not make much of a hit with a boy, but how he would like to be a George Dewey, or a Roosevent, or a Henry Ford or an Edison or Marconi, or any other man who has done big, spectacular or romantic things! Therefore, don't worry if he admires Douglass Fairbanks or Babe Ruth more than he does Rockefeller or Carnegie. With him, as with Hamlet, "The play's the thing".

Here's to You All

This issue of the Educator will reach you Federationists just about the time that you are shaping things up for the annual big good time in Chicago. How I wish it was not such "a long way to Tiperary" and an equally long, long way back again! Otherwise, I should certainly be among those "also present". But a three thousand mile trip through the sort of weather they put up east of the Rockies in December is a large order. It is said that Providence tempers the wind to the shorn lamb; but there is no promise in behalf of an old buck, and especially one who has not been shorn so that you could notice it, and one who has been coddled in California sunshine for five years. So the best I can do is to send my regrets and a long-range 'Hello!"

It is just twenty-eight years since I first met with the forceful fellows who set The Federation of Commercial Educators going. Not many of these old-timers are left, and most of you youngsters who are on the job now were in knee-pants then, and quite a few of you hadn't even happened yet. Truly, a lot of water has passed under the bridge. But they are a rugged lot, those old-timers, with very few of the later breed of silken-mannered, carefully manicured, college breds among

them. Some of 'em et with their knives. But they were deadly in earnest, took their work seriously, and were hefty scrappers when they got started, which they pretty often did. Perhaps you modern sophisticated folks would think that the things they scrapped over were rather trivial, as for instance, the way to start a beginner in bookkeeping; whether writing should slant or stand up straight; whether light-line or shaded shorthand was best; whether "actual business from start to finish" was a Heaven-sent blessing, or silly tommyrot. But to these men, saturated to the bones with the importance of every detail of their work, those differences were all-important, and sometimes, in the course of the fight, rough verbal missiles were hurled. On one vivid occasion, a prominent business school man from a western city, got so hot in the course of a debate that he called his opponent a blankety-blank liar, and then resigned and left the hall before the scandalized convention had a chance to expel him. At another time an exuberant penman of the old school from Indiana, broke up a discussion in disorder by shouting in alliterative warmth that vertical writing was "a freak, a fraud, a fake, a far-fetched flacious fizzle". O, those were the days of real sport, all right.

But, hold! I realy did not intend to betray my growing accumulation of years by breaking into reminiscence. What I set out to do was to pass to you the heart-felt greetings of an old-timer who was in at the birth of your Federation, and who wishes you God-speed in your job of keeping the old organization going in a bigger and broader way than it was given us to do. I am convinced that you younger men are more than making good the faith of the old pioneers that Business Education, often discredited in their day, was destined to take a place second in importance to no other school work that goes on in all this big broad land.

When the President's gavel falls at Chicago, I shall be far away on this sunlit side of the Continent, but if there is anything in telepathy, my thoughts, at least, shall be with you.

OBITUARY

FRANK B. DAVIS

It is with deep regret that I inform you of the death of Frank B. Davis, penman, teacher, engrosser and handwriting expert. He died very suddenly in Boston on October 17th, 1923, of acute indigestion.

I had known Mr. Davis since way back in 1880, when he came to New York to teach penmanship at Cady and Walworth's Business College. He had just been down in Philadelphia where he had taken a course under that remarkable penman, H. W. Flickinger, and was a great enthusiast in the art calligraphic.

It was "Gaskell's Compendium," so much advertised at that time, that had started him to wielding the pen with such skill. He was a farmer's boy, I believe, and lived in Connecticut, spending his time like most country boys, working hard and going to school winters. After considerable practice from "Gaskell's Compendium," as he once told me, he wrote a dozen cards for someone, for which he received 25 cents. That, he said, spoiled him for farm work, so he practiced harder than ever to reach a high grade of skill which finally placed him in a position as teacher of penmanship in New York City.

Something took him West for a number of years where he followed another occupation, but about 1890 he landed at Comer's Commercial School, Boston, where he took up teaching again and finally went into the John Hancock Insurance Co. as policy writer, doing at the same time quite a lot of engrossing. Mr. Davis was fine as an all-round engrosser and for many years had about all he could do in that line. He did considerable work as a handwriting expert, and I am glad to say that I believe he always gave his honest opinion, whether he gained or lost by it. I don't believe any fee would have been large enough to have made him sell himself for gain. That was the kind of a man Mr. Davis was, and it would be a great thing for the profession if ALL handwriting experts were as conscientious about giving testimony.

Although a fine penman and all-round engrosser, I think everybody who knew Davis admired him even more as a man than as an artist. He was the kind that improved on acquaintance, and the longer his friends and acquaintances knew him the more they liked and respected him, which showed that he was genuine, true and loyal to the end.

W. E. Dennis, Brooklyn, N. Y.

The way W. A. Botts, the Penman-Cartoonist, sees W. C. Springgate of the Oshkosh, Wis., Business College. A friend states: "Mr. Springgate's hobby is losing golf balls. It might be well said that he plays a 'military game' of golf. On a nine hole course, like the boys of the Civil War, he goes out in '61 and comes back in '65."

He has been secretary of the local Kiwanis Club for five years, and its delegate to three international conventions. He is also a member of the board of directors of the local association of commerce, and was one of the founders and is a director of the Investment Savings Association.

In the school work he devotes most of his time to general supervision of instruction and in the teaching of senior accounting, penmanship, salesmanship, business organization and management, and business economics.

For two years Mr. Springgate was secretary-treasurer of the Wisconsin State Teachers' Association, and during the past two years has been its president.

CRAGIN

(Continued from page 17)

breakfast. As well as veracity, Mr. Dennis must have had voracity if he did justice to that breakfast; but we Yankees certainly do thrive on pie.

The Beginning of a Great Career

Well, this young Italian had a modest office, roughly furnished, with just a plain long table, a few cheap chairs, a bench or two, a desk, and some few office accessories; a cheap filing cabinet, and a typewriter, I believe. He began business in November, 1919, went up like a rocket for about ten months, and came down like a stick in August, 1920. He had only a few visitors at first, but after a couple of months his clientele increased by leaps and bounds, for the word passed around through all the Italian barber shops, boot black stands, fruit stores, and spaghetti palaces that Angelo and Raphael and Carlotta and Margarita and Christopher each had loaned Signor Ponzi of Pie Alley fifty dollars and taken his note promising to pay in forty-five days seventy-five dollars, and when the forty-five days were up the money had been promptly paid. Of course, these sons and daughters of Italy told their sisters and their cousins and their aunt, also their uncles and their brothers and their lovers, and there came to be a regular procession moving through Pie Alley to 27 School Street loaning Signor Ponzi money and taking his notes promising to pay in forty-five days 50% more than the money loaned. When the forty-five days were up everybody got his money, when he presented the note, and most of them put it right back again and took another note. Then people outside the Italian Colony were attracted by the smell of the money pouring in and out of Pie Alley. Some of the skeptical ones asked Signor Ponzi how he could do it, and he explained to them that it was done by means of the difference between the value of United States money and the depreciated currency of Europe. Over in Italy, Austria, Hungary and other nations of Europe you could buy a post office money order coupon for about a half cent of our money over here. This coupon would call for the payment of five cents in the U. S. A., and the post offices would take them up and pay the money. That is not exactly the explanation but that it as near as I can understand it, and the United States Post Office Authorities sent an investigator around to look the matter up and he said he couldn't see any flaw in Mr. Ponzi's explanation, and that it could be done. The Police Commissioner of Boston on the strength of this report said it was all right.

According to this young Napoleon of finance there was about 400% profit in this opedation in money order coupons. Half of this moderate profit went to the parties over on the other side of the salt pond, who were collecting these coupons for him. Another 100% went into the overhead expenses on this side, and that left 50% for the people who furnished the money, and fifty for Ponzi. It was evident that everybody ought to be happy under such a division as this, and as long as the post office officials and the police couldn't find any flaw the general public ,always eager to get something for nohting, drew its money out of the savings bank, and headed for Pie Alley. Money poured in there in a flood, ten thousands dollars a day, twenty thousand dollars a day; fifty thousand dollars a day; for in the ten months that this young man did business at 25 School Street about fourteen million dollars from all parts of New England, largely from Boston, poured in to that little office. There were bushel baskets and shoe boxes and apple barrels full of greenbacks taken over every day to the Hanover Trust Company, one of the big banks of Boston. Soon Signor Ponzi was a director, and the owner of the majority of the stock of the Hanover Trust Company, which was handling his finances. The young man lived with his mother and his wife in a handsome residence at Lawrence twenty-five miles out; and his bright sky blue, gold and silver mounted limousine in which he drove into Boston every day came to be one of the sights of the city, second only to Bunker Hill Monument and the Old South Church.

A Doubting Thomas

But there was one newspaper in Boston that was very skeptical about Signor Ponzi's scheme by which everybody could get rich quick. I said a doubting Thomas when I should have said a doubting Richard for it was Richard Crosier, whose father was the publisher of the rather sensational daily, The Boston Post, who sounded a note of alarm and kept it up. Young Crosier was an assistant editor of the Post and he couldn't see how it was possible to pay fifty percent interest in forty-five days on such sums of money as this young Italian was taking in, in spite of all the indorsements of the Post Office and Police Commissioners and one of the leading trade agencies which said Ponzi was all right. Crosier said there must be danger to the people who were taking in such a flood of money to this young Italian, about whom very little was known. So, the newspaper man went to see him, and was cordially received. The young financier talked very openly about how he was making his money, and the possibilities of continuing millions. He showed a quarter million dollars in bills crowded in two suit cases and another quarter million of Liberty bonds. He said he kept these right in the office so as to redeem any notes that came in, as they came due. But still the Post editor was not satisfied. It seemed to him there must be "a nigger in the wood pile" somewhere, and he determined to smoke him out and keep up his warning in the Post, and these warnings started a run on 27 School Street. But Ponzi came back promptly, paid every note as it fell due, and told everybody if they wanted their money back just give up the notes and they could have the amount they had invested without any question, minus the interest. That stopped the run. But even then the Post didn't let up. It had an interview with Chas. W. Barron, a well known financial expert of New England and editor of several financial Journals, and Barron tore the Ponzi scheme all to pieces, and said it could not be done. Ponzi came back with a libel suit for five million dollars against Barron, and put an attachment on his property, and the crowd cheered him to the echo and booed the Post long and loud, but that paper didn't let up then. It got its foreign correspondents in Europe to work and they reported that nobody was buying coupons over there, and special inquiries in Washington showed that not more than $10,000 had ever been redeemed of those coupons, and then there came the final step that burst the bubble; smoked out the nigger in the wood pile, and took the plating off the lead brick.

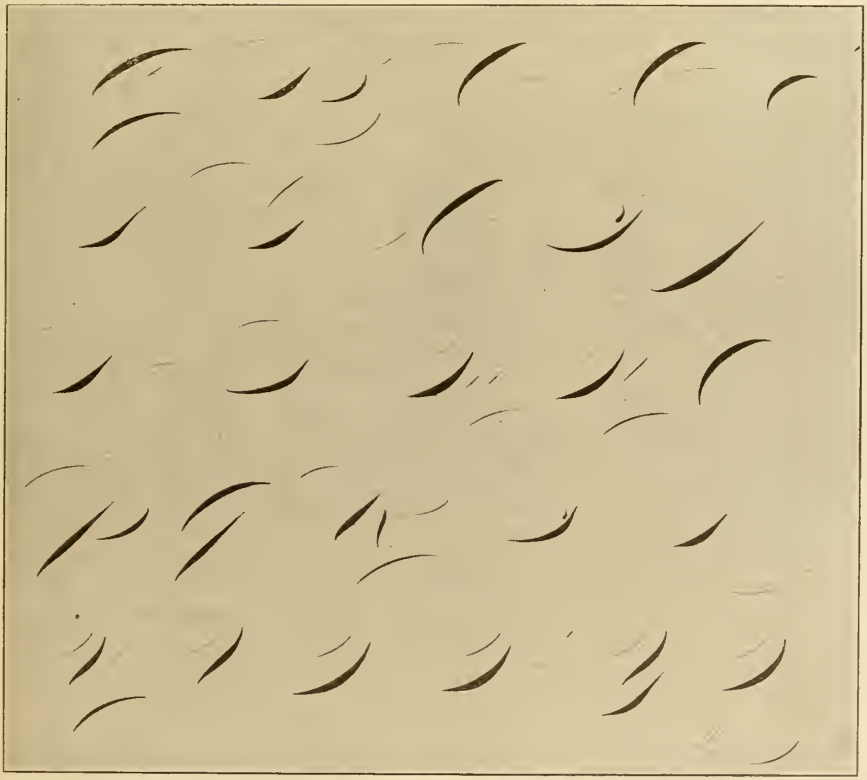
The Bubble Bursts

Down from Canada came Eugene La Flamme, a criminal expert from Montreal, and identified Signor Ponzi as a bank clerk of the same name who had been arrested in Montreal and served three years in the penitentiary of St. Vincent de Paul for obtaining money by means of forgery. About the same time the investigators found that the distinguished financiers had served a year in the United States prison at Atlanta for some offense against the imigration laws, and on August 13th, 1920, my birthday by the way, the young man was arrested, spending the night in Middlesex Co. jail, and for the past two or three years he has not been riding around in the blue and gold and silver and velvet and silk limousine. On the contrary, he has been living on wholesome but very plain food at the State boarding house at Charlestown where a number of other gold brick artists, get rich men, and those who earn their bread by the sweat of their wits are sojourning.

The Boston Post got the Pulitzer gold medal and $2,000 in cash for exposing the financier, and it was a mighty nice feather to put in young Crosier's cap. At the time when his attack against Ponzi was in full swing, a mob surrounded the office of the Post, greeted its each issue with catcalls, groans, and would have mobbed the editor if they had known him. Of course, the scheme was simply a repetition of the old 520% Miller plan. With the flood of money pouring in, he could for a long time redeem the notes as they fell due. Fourteen million dollars poured into Ponzi's hoppers in less than a year, and he didn't pay out more than two or three million. The investors got back some of their money, for the bank commissioners promptly took possession of the Hanover Trust Co. It was not a total loss like some of the bricks but probably would have been but for the coming of LaFlamme, the finger-print expert from Montreal. A year or two would have given the enterprising Mr.

Ponzi all the money in Massachusetts and then probably he would have gone back to Italy and taken Mussolini's job.

Will this expose of the young Italian put a stop to the selling of gold bricks in New England? By no means. It will simply call for a little different variety of brick. The chief of the United States Secret Service estimates that $500,000,000 worth of utterly worthless securities (insecurities would be a better name) are sold to the American public every year. Now, you young people who are reading this magazine are a part of the American public. Not many of you have money to invest now, but you will have soon, if you don't sell yourselves gold bricks while you are taking your course of training for business. "Ha, ha!" you say, "Sell ourselves gold bricks! Not we! We may not be very wise or very experienced in business but we are too wise for that." Are you indeed? I venture to say that quite a good proportion of the young people who are attending the business schools and a still larger proportion of the young people who are taking the commercial course in High Schools (or any other course for that matter) are engaged in the very foolish operation of selling themselves gold bricks. You get a good business education, a good classical education, a good scientific education, and you have got something that is solid gold, 24 karats fine, if you have got it as you ought to get it. Not all the gold ingots of education will be fifty pounds weight but, if you have done your work right, what you have got will be pure gold. But you come in and you take bookkeeping, for instance. Whenever you strike a hard spot—something you don't understand quite—you don't work it out yourself, you go to your neighbor, the bright boy or the bright girl, who does know what he or she is talking about. You get him or her to do it for you. Looks all right on your books, but you don't really know anything about it. You have sold yourself a nice little bookkeeping gold brick—lead 10c a pound—instead of gold $250 a pound. You get in the shorthand class; you take up that useful study; you learn all the hooks, and crooks, and curlicues of Gregg or Pitman or whoever the author may be. You take them down in your note book easier than you can take them off the note book when you come to sit down to the typewriter to make a transcript. When you can't read it you don't bother to study it out—takes too much time—you take it to the bright boy or the bright girl, and get him or her to read it for you. Never mind if your notes don't follow the rules of the text book; you can get up an alphabet of your own, you know. You will get some kind of shorthand out of it. But it will be lead—10c a pound, not solid gold $250 a pound. For my sake and your sake don't, young people, sell yourselves gold bricks. There are plenty of artists in the profession that will sell them to you if you must have them. I don't like to see people buying them even from that class, but it breaks my heart to see young people selling themselves lead bricks for pure gold. Don't do it!



Students of Ornamental Penmanship will find a wealth of material in the above specimen. It is one of the best alphabets we believe we have seen from Madarasz's pen. It is well worth your careful study and examination.

Penmanship Supervisors' Section

National Association of Penmanship Supervisors

H. C. Walker, Pres., St. Louis, Mo.
Sara K. Munn, Vice President, Rock Island, Ill.
E. G. Muller, Secy. and Treas., Pittsburgh, Pa.

Executive Committee

E. P. Duffy, Duluth, Minn.
Lena A. Shaw, Detroit, Mich.
C. A. Barnett, Cleveland, Ohio.
Tom Sawyier, Indianapolis, Ind.
Clara Redecker, Rock Island, Ill.

Next meeting of the Association will be held in St. Louis, April 23, 24, and 25, 1924.

BUSINESS WRITING FROM A BUSINESS VIEWPOINT

Arlington Swarts, Instructor in Penmanship, Washington Junior High School, Rochester, N. Y.

(Continued from November)

In order to get the viewpoint of business writing from business men in Rochester, the plan of procedure was similar to that just intimated herein, that is, the psychologist, the business man and the special teacher all functioned in the results obtained.

Thirty-four business men were interviewed by a special teacher of business writing. The Ayers Scale for measuring Handwriting was actively discussed in each interview.

Five direct questions were asked each business man who was in a position to know most concerning the penmanship in that particular business. A simple questionnaire was used.

The first question was:

1. Do you seriously believe that it is essential that the present day office employee be thoroughly trained in good plain rapid style of business writing?

The intent of this question was to ascertain whether or not, with the advent of so much machinery, penmanship has been so entirely displaced that we need give it but passing attention.

Thirty-three business men answered "yes" one said, "no." The rational conclusion drawn from the answer to this question would appear to be that while modern business does not demand any where near the quantity of penmanship as formerly, it still makes certain definite demands on quality.

The second question was:

2. In the writing observed in your office where is the greater lack, in speed or in good plain letter formation?

The summary of the answers to this question should indicate whether or not, in the rush of modern business, speed in writing has been overlooked to any great extent on the part of the teacher, whether or not business writing is now too good (and too slow.) Twenty-nine answered that there is the greater lack in letter formation. Only in two instances was speed criticized.

It appeared to be quite the concensus of opinion that if pupils were well grounded in good standard letter formations, taught together with good habits of posture and penholding, the pressure of business will produce the necessary speed at a small sacrifice of letter formation.

The third question was asked to ascertain whether or not business writing should be taught in the senior high school.

3. Do you think that our high school graduates write well enough?

A number were not in position to answer this question. The summary follows:—Twelve said that they do write well enough.

Six did not know. Sixteen said that they do not write well enough.

It would be a sane conclusion to say that every senior high school pupil at the beginning of his last year should either measure up to a definite standard of business writing or be required to take it as a subject until he does.

The fifth and last question was:—

5. Of the eight samples of writing shown you which is the lowest type that would be satisfactory in your office?

The eight samples mentioned are those shown in the Ayers Scale for Measuring Handwriting, the Geetysburg Edition. The summary follows:

One said that 20 was good enough as shown by the Ayers Scale.

Two said 30.	Four said 60.
Four said 40.	Six said 70.
Twelve said 50.	One said 80.
One said 55.	Two said 90.

One did not know.

Many interesting statements were made in regard to this scale which space will not permit me to speak of.

It is quite evident that, all other things being considered, the average business man desires a quality of writing approximating 50 as shown by the Ayers Scale.

Resummarizing, briefly, it would appear: First, that the average business man still believes that specific and thorough training in writing is still necessary.

Second, that we need not go wild over speed but should spend much time on good standard letter formation that will endure the ravages of office speed pressure. Business men lay much emphasis on good figures.

Third, that writing should be taught in the senior high school only when it falls before a definite standard and (pardoning a personal opinion) I believe this should hold true in the Junior High School as well.

4th, that the average business office demands a grade of writing not under fifty as shown by the Ayers Scale:

Just how far above this figure we should develop it, to allow for shrinkage or tearing down, that is sure to follow when we cease teaching it as a subject, is a problem that we still have to solve, but there are specific ways we can approximate an answer to this problem. Perhaps some time we may atempt it.

PASSING OF JEROME B. HOWARD

Mr. Howard, President of the Phonographic Institute Company, Cincinnati, Ohio, publishers of shorthand text books, died on October 9th at Palmyra, Mo., after an illness of several months. Mr. Howard was in his 64th year, and had never completely recovered from an attack of heart trouble following the death of his wife four years ago. However, his illness was not thought to be serious until last June, when he disappeared. A thorough search made by the police proved unavailing, but he returned home the next day and was found lying on his bed in a semi-conscious condition.

Until a few years ago Mr. Howard took an active interest in civic affairs, and his circle of friends include many of Cincinnati's most prominent men.

He began life as a reporter on Cincinnati newspapers, and was known at that time as one of the most expert stenographic reporters in that section of the country.

To the commercial teaching fraternity Mr. Howard has long been known as one of the ablest shorthand men in the country. For a number of years he published the Phonographic Magazine, and he edited and published the Benn Pitman series of shorthand text books.

He was one of the organizers of the National Shorthand Reporters' Association, and was very active in advancing the cause of professional shorthand reporting.

Mr. Howard is survived by one son, J. M. Howard, who is continuing the business established by his father.

In Mr. Howard's death the shorthand world has lost one of its ablest champions.

TO TEACHERS AND SUPERVISORS OF WRITING

You are interested in better penmanship and a bigger and better profession.

THE BUSINESS EDUCATOR is endeavoring to give penmanship material which will help to encourage more people to take up penmanship work. It is not only encouraging persons to follow penmanship as a profession, but is urging the masses generally to learn to write better. The ones who need our help cannot be reached without your cooperation. We appreciate your loyal support given us during the past and would urge you now to redouble your effort in interesting your friends and students in penmanship and The Business Educator.

Send us clubs and you will be doing your pupils a good turn, for those who follow the lessons in The Business Educator greatly improve their penmanship. We can still begin subcriptions with the September number in which Mr. Lister's excel'ent course began.

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Professor of Economics, American University; Lecturer on Advanced Accounting, University of Maryland
Public Accounting Offices in Washington and Chicago

TREATMENT OF LAND AND BUILDINGS IN ACCOUNTS

The term "Real Property" is generally used by lawyers and others dealing with legal matters to designate that large group of property rights which includes land, and all rights and profits arising from and annexed to land of a permanent immovable nature. It is generally understood to embrace land, improvements thereon, and buildings. While the use of this term by lawyers has been most valuable in defining legal rights and obligations, its adoption by accountants has led to much confusion. Land and the buildings erected thereon are so dissimilar in many respects, and their proper treatment in the accounts so different, that they should never be carried in one lump called "Real Estate," but should be carried in separate and distinct accounts such as "Land," "Buildings," etc. One need not seek far to find the reasons for such a separation of accounts, even though the property consists of one physical unit. The moment a building is completed and ready for use it becomes subject to those forces of nature, which surely even though slowly result in disintegration and destruction, known as Depreciation. Generaly speaking, land is not subject to depreciation. In order to provide against loss through certain industrial and other hazards, such as fire, tornado, etc., it is customary to protect against the same by insurance. Land, not being subject to the hazards named, is not insured. It is a fundamental principle of the law of property insurance that a recovery for a loss sustained can not exceed whichever is lower, the actual loss or the face of the policy. It is essential, therefore, that the building upon which insurance is carried should be carried in the accounts in such a way that its value can be ascertained from the books in order to secure a proper adjustment from the insurance company and so that no more insurance will be carried than is necessary to secure the desired protection. This can be done only where the buildings and other insured property are completely separated in the accounts from the land and other property which is not covered by insurance.

Land and other fixed assets should be carried upon the books at cost, less proper allowance for a permanent decline in value. The cost of land would include not only the actual purchase price paid to the seller, but such additional costs as may have been incurred to perfect the title or to improve the physical condition of the property. However, under no circumstances is it proper to bring appreciation of land upon the books, since at the best it is only an unrealized gain. The practice of some concerns to write up the carrying value of fixed property such as land and crediting the same to current income is even more strongly to be condemned.

A practice which is frequently found consists in the omission to include the depreciation on a building in the operating accounts because of the increase in value of the land upon which it stands. This practice failsl to take account of the fact that while the usefulness of a building is in no way increased by an increase in its market value and such increase in market value does not result in available working capital, the wearing out of a building is something which is very real and certain, and will ultimately result in rendering such building useless and necessitate the expenditure of additional capital in order to secure its replacement.

Where land which has been carried at cost is actually sold, it is proper, of course, to record whatever profit may be realized upon the books. However, such a profit should not be included in the operating earnings, but is a capital profit which should be carried directly to the surplus account. This principle is not altered by the fact that such capital profits may be available for the payment of dividends.

A difficulty sometimes arises where land is contingently donated to an industrial concern. Such land donations are occasionally made by real estate concerns or chambers of commerce in order to attract desirable industries. The agreement usually provides that the company to whom the land is given must erect suitable buildings and in addition employ a stated average number of workmen for a period of years. The title to the donated land is not complete in the donee until all conditions have been fully met. Several methods of treating cases of this kind are found. One consists in charging land with its full value, at the time the contract is made, and crediting income for the same amount. This is wrong because the title to the land has not been received and no actual profit has been made. Other accountants would charge an account entitled "Equity in Land" for the value of the land at the time of the contract, and credit "Contingent Profit on Land." This procedure has the merit of indicating upon the balance sheet the nature of the interest which is held in the land upon which the plant is erected. A third method, occasionally found, is to defer making any entry concerning the donated land until all conditions have been met, and then charge the Land account with the value of such land at the time of the entry, and crediting the Surplus account. The second method mentioned is to be preferred because it brings upon the books the equity at the time of acquisitoin, at its value at that time. It would be well to make the credit to an account entitled "Reserve for Profit on Donated Land"; when the conditions have been fulfilled, the original entries should be reversed and the facts should be brought upon the books by charging "Land" and crediting the Surplus account.

In arriving at the carrying, or cost, value of buildings, all costs incurred in bringing the new building to a state where it is ready for occupancy and use, should be charged against it. This includes the purchase price of the material, cost of labor and other construction charges, as well as possible expenses incurred in tearing down and disposing of old buildings upon the site in question. It is also proper to include interest on borrowed money employed to erect such building, during the time it is actually in course of construction. It would not be proper to include interest on owned money, nor can such interest be included after the structure is complete and ready for occupancy.

Where bonds are issued to finance the erection of a building, and the same are sold at a discount, it sometimes happens that such discount is charged to the cost of the building. This is wrong in principle, as bond discount is really a financial cost and has nothing to do with the cost of the building. This discount is an element in the interest cost and should be written off by amortization over the life of the bonds.

For statistical and administrative purposes, it is frequently desirable to compare the cost of using owned buildings with what such cost would be if such buildings were merely rented. This is accomplished by opening an account entitled "Building Expenses" and charging thereto all costs of maintenance, such as depreciation, repairs, taxes, insurance, etc.; an account is also opened with "Building Income," to which is credited the probable rent which would have to be paid by the business for like accommodations. The difference between the two accounts is carried to the Surplus account through the division of "Other Incume". It must be borne in mind, however, that such a credit balance does not show an actual profit, but merely represents a saving, and great care must be used that this fact is kept clear.

These principles are illustrated by a problem taken from a recent C. P. A. examination.

Problem

On January 1, 1921, A purchased a tract of land for the sum of $5,000, for the purpose of erecting thereon a building to cost $100,000. The tract has on it several old, abandoned, buildings, whose removal will involve a cost of $3,000, and from which he will realize $500 salvage. In removing these buildings, a workman was pinned under falling timbers and injured. A did not carry liability insurance and the workman was awarded the sum of $5,000 by the Industrial Commission. On Janu-

(Continued on page 25)

Learn to Write

LEARN AT HOME DURING SPARE TIME
Write for book. "How to Become a Good Penman," and beautiful specimens. Free. Your name on card if you enclose stamp. F.W. TAMBLYN, 406 Ridge Bldg., Kansas City, Mo.

Engrosser Wanted

First-class man preferred.
A beginner who writes a good engravers script would be considered. A fine chance will be afforded to learn commercial art.
KOLLER STUDIO
933 CHESTNUT ST. PHILADELPHIA

LEARN TO MAKE SHOW CARDS
by mail. Easy, simple, scientific method. Make $2.00 an hour in own business. Also courses in Business and Ornamental Penmanship. Name on one dozen cards, 35c.
601 Butts Bldg. The Potts Studio Wichita, Kan. Dept. E

FREE COURSE BY MAIL
For the next ten days, the Carnegie College will issue "Free Scholarships" to all students who may desire to become expert typists and stenographers by taking typewriting by mail. All standard makes of typewriters may also be rented by the student or bought on easy monthly payments of $4.00 per month. For "Free Scholarships" and full information as to typewriter, address Carnegie College, Rogers, Ohio.

SENT FOR 25c
Let me write your cards. One dozen with your name, beautifully handwritten for only 25 cts. Finest Xmas Cards, 35c a dozen.
GEO. W. REEF, Penman,
139 Cleveland Ave., S. W. CANTON, OHIO

I PUBLISH THE BUSINESS MAGAZINE
THE BOOKKEEPER AND BUSINESS MAN
FOR YOU!
ISSUED MONTHLY AT $1.00 A YEAR
SUBSCRIBE TODAY AND START WITH FIRST NUMBER OF NEW SIZE AND STYLE
J. I. KINMAN, C. P. A.
SPOKANE, WASH.

H. J. WALTER, Handwriting Expert
2-313 Fort St., Winnepeg, Canada
You will be delighted beyond measure with YOUR NAME executed in
Choice Illuminated Script suitable for framing, in Roundhand or Madarasz Script $1.00
State which style and whether full name or initials.
3 Dozen Name Cards including beautiful case $1.00
These make splendid Xmas Gifts. ORDER EARLY

INVESTIGATE
IF you knew of a business in which men and women in all walks of life with no experience were making from $1000 to $5000 and more a year.
IF you were convinced that in addition to its being absolutely legit mate and had the approval of the United States Government.
IF you were shown that you could enter this business with an investment as small as $5.00 a month and that you were secure.
IF you saw that such a business in addition to yielding large profits would create a permanent income and not in any way interfere with your present occupation you would investigate would you not? Ask for literature. We court the strictest investigation. Address,
FAIRCROFT, Box 11 BE, Caanan, N. H.

The Ways and Means of Speech

By CARL MARSHALL

VI

Benefits From the Study of Word Structures

Ordinary English words may be divided into two great groups. The first of these groups will consist of what we may call common, every-day words of one or two syllables, or simple, understandable compounds of these. This group will include all the prepositions, pronouns, and conjunctions with a considerable list of one or two syllabled verbs, nouns, adjectives and adverbs,—words that belong mostly to our common, mother-tongue English. The second will consist of longer words, of three or more syllables mostly derived from Latin. Take up an ordinary newspaper, magazine or school textbook, and study, say, a column or a page of it, listing all the different words used by the writer, and you will find that the words are divided about evenly between these two groups. In enlarging our knowledge of English or our proficiency in using it, it is, of course, the second of these groups that calls for study. Aside from the ordinary requirements of grammar, the first group of words give little trouble.

It is a pity that the old-time subject of "Word Analysis" has tended latterly, to be dropped from our school curriculums. No one can accurately use or even understand derivative words unless he knows the meaning and potency of their parts. Without this knowledge, he is like a would-be musician who can only sing or play "by ear". Most of the inaccurate or otherwise "sloppy" English that we so commonly encounter nowadays, comes from people who do not know words as they should.

Derivative words usually consist of one or more stems, or roots, coupled with a prefix or a suffix or both. There an equal number of suffixes, the literal meaning and application of which, every pupil of the grammar grade should be required to know. The task is not so very hard, and with a live teacher before the class a very pleasant one. There should also be a methodical and careful study of at least an equal number of roots derived from the Latin and Greek. These roots should be selected according to the number of common derivatives in which they severally occur. Beware of attempting to learn too many of these roots, and especially those that are to be found in only one or two words in the language. A committee of competent educators, who are also classical scholars and philologists, could render a splendid service to education by preparing such a list of word-roots, for the use of teachers, of elementary English throughout the country. In the absence of such a list, any enterprising teacher of English might prepare a fairly good list for himself, running through the pages of a good abridged dictionary, or by making judicious selections from the pages of any text on word analysis.

Word study of this kind will wonderfully illuminate hundreds of words whose meanings are very much blurred in the average pupil's mind. For example, take the word, **avocation**, which, in the mouths of many people is used as though it were vocation, the exact opposite of what it really does mean, viz.; an employment quite apart from one's ordinary calling, or vocation. In any library, a number of books may usually be are about fifty of these prefixes and found that deal with the subject of misused words. From these, the teacher may select lists of good words for special study in connection with the dictionary. In my opinion, this kind of work is of infinitely more service to the pupil than either grammar or spelling, as these subjects are usually taught.

There should also be much study of certain groups of words that are derived from given roots, noting the influence of prefixes and suffixes, as well as the roots, on the meaning of these words. In many cases it will be found, to the keen interest of the pupil, that the spelling as well as the meaning and correct use of the word, is determined by either the root or the prefix or both. In the misspelling of most of our commonly misspelled words, there is an evident violation of the structure of the word. For example, why is the word, **separate** spelled with one **p** and an **a** in the middle syllable? The prefix, **se**, apart from, and **parare**, to appear, explain it. There are some twenty odd derivatives in English from the Latin root, **litera**, a letter. All of them are spelled with one **t**. A knowledge of litera, not only throws light on the meanings of these words, but it supplies a REASON for the spelling. A college man once confessed to me that he could never remember which had the doubled m, **exclamatory** or **inflammatory**. His trouble with these words ceased when it was suggested that the one was derived from **clamare** and the other from **flamma**. I was once in the office of a scholarly western school superintendent, when a friend called him to the telephone to ask him how the word, **supersede** is spelled. "**s u p e r c e d e**", promptly answered the superintendent.

"Are you sure of that Doctor?" I asked.

"Why, isn't that right"?

"I am afraid not; the word comes from **sedere**, to sit," I suggested.

"Why, of course it does! What an ass I am!"

When we show our boys and girls that there is a reason for the spelling of most words, and stop trying to make spellers of them through mere memory, we shall have fewer poor spellers.

The prefix as well as the root often determines the spelling. Why should there be two n's in **annotate**, and but one in **aneroid**? Or one p in **apathy** and two in **apparent**? Or one l in **align** and two in **alliance**? The pupil who knows prefixes will not be bothered by these and hundreds of other similar spellings. He will learn that the integrity of both the root and the **prefix** is nearly always preserved in English derivatives, and that there is always a doubled letter when the root begins with the same letter that terminates the prefix, as in **alliterate, announce, applicant, innuendo, immerse**, etc.

But the influence of prefix, root and suffix on the structure of words is much less important than the light they throw on their meaning. How vivid in meaning become the words, **manual, manifest, manipulate, manufacture**, etc., when we learn that all come from **manus**, the hand! And the dullest student will be interested in the root connection that joins such words as **annual, perennial, centennial**, and **anniversity** in one family. And there are unique derivations that give a vivid and even a humorous interest to certain words,—for instance, **supercilious**, which means, literally, "a lifting of the eyebrows." Some lexicographers assert that the fine word sincere, comes from two Latin words, **sine**, and **cera** (without wax), and had its origin in placards that art dealers placed on their wares to show that they had not been repaired or pieced out with wax, that is, were what they were represented to be.

When word study is pursued in this thorough and enlightening way, the subject becomes not only highly valuable educationally, but vividly interesting as well. And no teacher can score much of a success in teaching anything, unless he succeeds in making that thing interesting to his pupils.

TRIBUTE TO E. M. HUNTSINGER

Mr. Huntsinger was one of my warmest and most highly esteemed friends. Ours was a friendship that continued through many years. We exchanged very many letters, and while upon his numerous trips to the far west he always mailed me cards containing attractive views of the many places visited. Some pictures were made with his own camera, for he was an expert photographer. His last letter to me was written April 22, only a few days before his passing away. His death was a very great shock to me. It occurred May 17th.

After his retirement, some ten or more years ago, he settled, for his closing years, near the home of his youth. It was soon decided, however, that he was just the man the community needed. A man of his culture and ability as an educator should be used. Consequently he was drafted into service as the Secretary of the School Board, in which capacity he served most efficiently until his death.

Mr. Huntsinger was distniguished as a vigorous and successful teacher of Penmanship and the Commercial branches. He was a true friend and a courteous Christian gentleman.

Although late, I beg to lay this little rose upon his grave.

H. W. Flickinger, Glenolden, Pa.

ACCOUNTANCY

(Continued from page 23)

ary 1, 1921, A borrowed the sum of $50,000, bearing interest at the rate of 6%, which loan was repaid on December 31, 1922. The building which was erected was of a substantial type and has an estimated life of forty-five years, at which time it is estimated to have a scrap value of $10,000.

Compute the carrying value of the building on January 1, 1923, assuming that the building was ready for occupancy on January 1, 1922.

Solution

Statement of Carrying Value of Building, January 1, 1923

Cost of construction			$100,000
Add cost of clearing ground:			
Removing old structures	$ 3,000		
Less salvage recovered	500	$ 2,500	
Compensation, injury to workman		5,000	7,500
Interest on borrowed money during construction, 6% on $50,000 for one year			3,000
Cost of building to day of completion			$110,500
Less Depreciation, one year, straight line method:			
Original cost	$110,500		
Less salvage value	10,000		
Total to be written off		$100,500	
Depreciation, one year, 1/45			2,233
CARRYING VALUE OF BUILDING, JANUARY 1, 1923			$108,267

Beautiful Penmanship

Your name on one dozen cards, written in my famous, dashing, Ornamental Style, embellished in gold ink, for only 45 cents.

Flourished Cards, consisting of birds, swans, scrolls, etc., in three different colors of ink. The kind that will act as an incentive to you. With or without name, dozen, $1.75.

I will write your name on 12 cards in Ornamental Penmanship, containing a flourished bird and wonderful landscape views, for the small sum of $2.00. This is really fine art on small name cards.

Your name, executed in beautiful embellished German Text Lettering, suitable for framing. Price, $1.00. You will miss seeing many things if you do not order one of these.

Six Handsome Bird Flourished Envelopes with or without name and address, in various colored ink, for 3.00. This is the finest that I can produce. Every one interested in penmanship should possess a set of these for his scrap-book.

A charming desgin in offhand flourishing consisting of a tiger and snake, size 15x19. This is something that will last a lifetime. Suitable for framing. Price, $3.75.

Flourished Eagle. This is a large design containing much grace and beauty, especially adapted for framing, size 17x28. Price, $5.00.

My hand made alphabets are practical.

Broad Pen Gothic	$1.50
Fine Pen Roman	$1.25
German Text	$2.00
Free Hand Gothic	$1.00
Old English	$3.00

They contain many helpful suggestions for non-professionals doing Diploma work and Engrossing.

Diplomas

An Announcement which concerns Principals of Schools, Colleges and Universities.

If you are desirous of having the names of the Graduates of your institution executed in a manner commensurate with the subject and the great occasion, patronize one of the youngest acknowledged leading fine Art Engrossers in America. Circular sent on request to Principals.

ARTHUR P. MYERS,
Artist Penman
963 East Market St., York, Pa.

Please Act Promptly Place your order now. Give your friends one of my 4 in. holders for Christmas. Orders cannot be satisfactorily filled if you wait too long. So please act promptly. Prices on request.
R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

LEARN ENGROSSING
in your spare time at home.

Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.

P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg., SCRANTON, PA.

B. E. Ads. Bring Excellent Results

A COLLEGE EDUCATION AT HOME

You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.

ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.

More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for information.

THE PEOPLES COLLEGE
Kansas City, Missouri

FOR SALE

Prosperous Business College in city of forty thousand. Address C.S., care Business Educator, Columbus, O.

FOR SALE

EXCELLENT SMALL COLLEGE. Whole or part to right man. Unusual bargain. Write Z care Business Educator, Colombus, Ohio.

Must Sacrifice, account of illness, Growing Business College, $1500. Progressive City, Western State, ideal climate, no competition. Can clear $5000 to $7000. If you want a little money maker and a future, act quick.
Address MONEY PRODUCER
Care Business Educator, Columbus, Ohio

W. W. Weaver, who attended the Zanerian College of Penmanship in 1907 and who has been active in Penmanship Commercial Education since that date, has returned to the Salem, Ohio, Business College, where he has charge of the Commercial Department. He reports that the school is going nicely with a fair enrollment. Mr. Weaver is getting up a club for THE BUSINESS EDUCATOR and from the tone of his letter, and his skillful signature, we are expecting a large list and fine results from his classes.

C. W. A. Anderson, Wilton, N. D., R. R. No. 3, Box 64, writes that he has been a subscriber to the Business Educator since the first issue in 1895. Surely he has a collection which is very valuable, for during the past twenty-eight years the Business Educator has published work from all the leading penmen in the country. Few journals are preserved like the Business Educator.

THE AMERICAN PENMAN
America's Handwriting Magazine
Devoted to Penmanship and Commercial Education
Contains Lessons in
Business Writing
Accounting
Ornamental Writing
Lettering
Engrossing
Articles on the Teaching and Supervision of Penmanship.
Yearly subscription price $1.25. Special club rates to schools and teachers. Sample copies sent on request.
THE AMERICAN PENMAN
30 Irving Place New York

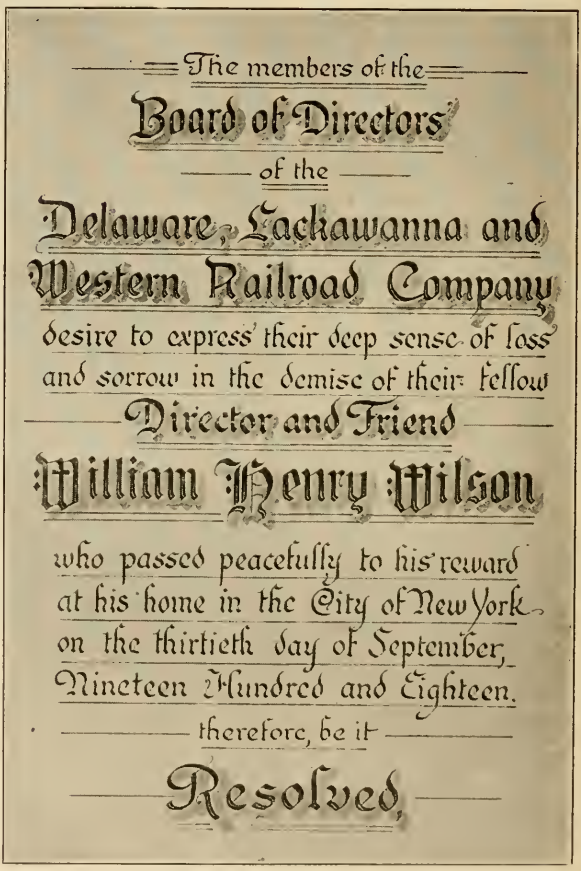
ILLUMINATING AND ENGROSSING

P. W. COSTELLO
Scranton, Pa.

The accompanying album page is not too difficult for the student of Engrossing, and is offered as a specimen fully warranted to satisfy the client who prefers plain work or who can not afford the cost of something more elaborate. Of course, it will be understood that all other pages of the album would be engrossed in similar style to the one herewith.

The lettering was all executed with broad pens and waterproof India ink, which may be secured from the Zaner & Bloser Co. The brush shading was very rapidly done with Payne's Gray and lamp black mixed. Any ink other than waterproof would be very likely to run when touched with a wet brush in applying the water color shading to the display lines.

Album pages are made in various sizes, but 7½x10 inches is a very acceptable size.



Students should master simple work like the above before trying more complicated work. Study the pleasing general appearance.

MEUB'S PROFESSIONAL OBLIQUE PENHOLDERS
Are Handmade, beautifully inlaid with the finest woods, and best of all, are properly adjusted to make clear-cut shades. $1.25 postpaid to you. Your money back if not satisfied.—A. P. MEUB, 2051 N. Lake Ave., Pasadena, Calif.

HIGH GRADE
DIPLOMAS AND CERTIFICATES.

Catalog and Samples Free

HOWARD & BROWN
ROCKLAND MAINE

STATEMENT OF THE OWNERSHIP MANAGEMENT, CIRCULATION, ETC. Required by the Act of Congress of August 24, 1912

Of Business Educator, published Monthlyl except July and August at Columbus, Ohio, for October 1, 1923.

State of Ohio } ss.
County of Franklin }

Before me, a Notary Public in and for the state and county aforesaid, personally appeared Arthur G. Skeeles, who, having been duly sworn according to law, deposes and says that he is the editor of The Business Educator, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are:

Name of	Post Office Address
Publisher, The Zaner-Bloser Company,	612 N. Park St., Columbus,O.
Editor, E. W. Bloser,	612 N. Park St., Columbus,O.
Managing Editor, E. A. Lupfer,	612 N. Park St., Columbus,O.
Business Manager, None.	

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of its they appear upon the books of the company stock.)

The Zaner-Bloser Company,	612 N. Park St., Columbus, O.
E. W. Bloser	612 N. Park St., Columbus, O.
R. E. Bloser	612 N. Park St., Columbus, O.
Rebecca Bloser	612 N. Park St., Columbus, O.
Parker Bloser	612 N. Park St., Columbus, O.
E. A. Lupfer	612 N. Park St., Columbus, O.
R. B. Moore	612 N. Park St., Columbus, O.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.)

None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only).

E. W. BLOSER, Editor.

Sworn to and subscribed before me this 17th day of September, 1923.

EARL A. LUPFER, Notary Public.
(My commission expires January 11, 1926.)

During the Past Season

We have placed teachers in these schools (which omits the splendid list of high schools announced last month):

Nettleton Commercial College, Sioux Falls, S. D.; Troy (N. Y.) School of Commerce; Kinyon Commercial School, Pawtucket, R. I.; Skidmore College, Saratoga Springs, N. Y.; Westbrook Commercial Academy, Olean, N. Y.; Heald's Business College, San Jose, Calif.; Dickinson Seminary, Williamsport, Pa.; State Normal School, Indiana, Pa.; Mid-Pacific Institute, Honolulu; Fisher Business College, Somerville, Mass.; Union Institute, Cleveland; Detroit Commercial College; Bliss Business College, North Adams, Mass.; Brown's Business College, Kankakee, Ill.; Upsala College, Kenilworth, N. J.

Other good openings have been reported all fall. May we help you?

The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

Teachers Wanted

Penmanship or Commercial, Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.

Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

FOR SALE

WELL equipped and popular business school for $1,000 less than inventory. Member N. A. of A. C. S. Immediate or future possession. Ideal for man and wife.

Address Box 64
Care Business Educator, Columbus, Ohio

WANTED

Man and wife competent to handle all commercial subjects (Gregg Shorthand, and 20th Century Bookkeeping) in an up-to-date business school in Florida. Prefer southerners. Give ages, experience, and all other information in first letter. Man to be excellent penman. Apply in own handwriting and send specimens. Address J. W. M., care Business Educator, Columbus, Ohio.

Business college in the southwest for sale at about one-half inventory. Center of logical territory of three hundred thousand without competition. Owner needs all his time and money promoting patents. A big field for an advertiser. Cash or Payments. Address Box 81, care Business Educator, Columbus, Ohio.

POSITIONS FOR TEACHERS— BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Secretary.

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

Teachers of Bookkeeping and Penmanship, We Can Place You!

Never before in the history of our organization has there been such a demand on us for competent teachers of Bookkeeping and Penmanship. We are being called on almost every day to make recommendations for positions of this nature, offering salaries ranging from $125 to $250 per month. If you are without employment at this time or are seeking a better paying place, let us bring some of these openings to your attention. No obligation unless you accept a place through us. Write us today!

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

Meet Us in Chicago!

SPECIALISTS EDUCATIONAL BUREAU — A BUREAU FOR SPECIALISTS — ODEON BLDG. ST. LOUIS, MO.

Attend the National Commercial Teachers' Federation convention in Chicago, December 26-29. See us at our exhibit space in Hotel Sherman. Good positions for commercial teachers in leading business colleges, high schools, and universities will be listed with us. Employers, tell us your needs. See us in Chicago, or write for any information desired.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

Going Into Business

By M. N. BUNKER
President, The Peoples College, Kansas City, Mo.

CHAPTER IV
SERVICE

The old saying that "He who would be served must first serve" is a test you must apply to yourself in considering your preparation for business for yourself, and in your relation with your employer. If you are to be a successful employer, you must first have been employed. You must learn to take orders. You must learn to accept authority—to do what you are told, as you are told, even if the work to be done is not to your liking. The successful man does not commence life by picking and choosing his jobs. He does the next thing at hand in the best way that he can, and listens to criticism from his employer without developing a "grouch".

Such a training prepares you to know the side of the man who is to be employed. You learn the limits of what the employee can do. You lay the foundation for handling one of the greatest questions in this country today —the Labor question, or in a broader sense, Capital and Labor.

When you complete your business course — when you have a general knowledge of bookkeeping, or shorthand and typewriting, and the associated business subjects, you are then ready to enter the big school of experience, and you need such a schooling before you are prepared to go into a business of your own just as much as you are in need of your present training to fit you to become an employee.

During this period of active training in business you may find your opportunity—may come to know your own ability and your own limitations in a business way. Many a man is in business for himself because he proved that he could not make a success working for the other man, while there are other men who are making a success for other men, who would fail for themselves. It is the matter of you—your conclusions as you measure yourself with what you must give, and what is demanded in a successful business.

No matter how unimportant you feel yourself, there are always people watching to see if you are making good. When you take a job—a position—and do the work so thoroughly that you can be truly proud of it, then you may be sure that others are watching you and approving. They may say nothing, but they are forming a favorable opinion of you, which is one of the most important assets you can create for yourself.

But keep in mind this fact which is equally important: If, as an employee, you are not doing your best, are not giving a little more than you are being paid for giving, those around you will notice it just as quickly, and you will be running up a debit account on yourself, which will show when you want to go ahead. More than all, poor work as an employee is laying the foundation of cheating yourself that will cling to you in working for yourself. Mr. E. G. Colborn, President of the Dilver Manufacturing Company which employs hundreds of men, has a motto which you can well afford to copy and hang over your desk:

"Let Every Occasion Be A Great Occasion, For You Never Can Tell When Someone Is Watching You For A Better Position."

Read it again. Memorize it. Make it a part of your capital in getting ready to hold a position. Absorb it. Repeat it over and over to yourself. Make it your own. "Let Every Occasion be a Great Occasion, Because you never can tell when someone is Watching You for a Better Position." It never fails. In the active busy world today there is always someone watching the man who is trying, and eventually the man who did his best gets his chance.

Mr. Colborn knows what he is talking about. He has made his own way since he was fifteen, and that in spite of only a medium of physical strength. Here is his story as he briefly tells it, solely to give encouragement to young men, starting for themselves.

"I left home when I was not quite fifteen and went back to Pittsburgh where I started life. My father said I would be home inside of two weeks, but I wasn't—and that prophecy of his had much to do with it. I determined that I would show him that I possessed his own stick-to-it-iveness.

"For six weeks I went every day to the employment gate of one of the steel mills in Pittsburgh—without success. Then, one day when the gate-keeper's back was turned I slipped by him, and ran like a deer until I came to a power house. I sllipped in there but saw nobody at first. Then I opened a door marked "Private". That word did not hinder me. I had been too familiar with that same sign on my doctor-father's office door to mind it. Inside I found a big, red-headed Irishman, and though he was brusque, my story landed with him; and presently he told me I could have a job running an electric crane—if I would come back that night.

"There is nothing especially hard about an electric crane, but I didn't find the stunt an easy one at my age, in spite of that. It was winter and my hands cracked and bled from the exposure. The hours seemed like they would never pass. But I stuck, and in less than a year I had mastered the operation of sixteen different types of cranes. By working extra shifts at every opportunity, I earned as high as $120.00 to $135.00 a month. It was not long before I was teaching all the new cranemen—and some of the older ones.

"That was because almost from the first I had seen a way to make my crane do a great deal more work than the average. You may have noticed the way most cranemen operate. They hoist their load several feet above the edge of the car—if it is a car they are loading—then over and down again. It struck me—kid that I was—that there was a serious waste of time.

"So, instead of following custom, I brought my load up just far enough to clear the edge of the car. Often I scraped it as I swung it horizontally over before dumping. This eliminated the unnecessary additional lift of several feet, and the descent. It was a very simple thing, but it showed up in the total of the crane records.

"At seventeen I was foreman of the Field Fence Department of the American Steel & Wire Company, in Pittsburgh, with forty-two men under me. I had always intended to be a doctor, however, and had looked upon my industrial adventures as merely a sort of training or foray into life. Father offered to pay my expenses for post-graduate work abroad if I would work my way through college, and with this in view I entered prep school. I managed to do five years work in three. My first vacation I took a job with my uncle who was a contractor, engaged in building a hotel. He thought it smart to 'ride' me, evidently in an effort to find out what kind of stuff I had in me. It was fun for him, but pretty hard on me, and I finally rebelled after showing him that I was not a quitter. I enlisted the aid of one of the other fellows, and between us we laid more flooring in eight hours than two men had ever laid before. Then I quit. He had broken the camel's back by being 'funny'. The only thing that I could get to do on short notice after that experience, was a job trucking freight for the B. & O. railroad in Connellsville, Pennsylvania, to which town my folks had moved at this time. The rest of the truckers were negroes, but I took the job. I have always made it a point to take what comes along, and make the most and best of it until something else opened up.

"I did not go home, mind you, and my people didn't know I had left my uncle in another town. I believe in standing on one's own feet and rustling for one's own bread and butter.

"I have never ceased to be thankful that I did take that job, because not long afterward I was jumped unexpectedly from trucker to superintendent of the transfer shed. In that capacity I had charge of re-routing as many as eighty cars of local freight in a day. The knowledge of the different towns in that section of the country, the industries in each one, and so on, which I gained in that work, was invaluable to me later on, when I was with the Aluminum Cooking Utensil Company. It enabled me, when I was only twenty, to serve as district manager for Western Pennsylvania, and to be able to

(Continued on page 31)

DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Herewith is shown a pleasing specimen of pen work worthy of the student's best efforts. The

Pen Drawing and Lettering

design was first drawn in pencil with special attention to form, balance and color values. The lettering should be regular in size and spacing. Use a No. 1 broad pen on first two lines and a No. 2 pen on word "Readers," building strokes of the letters up to the desired thickness. Finish letters and add relief line with a common pen. Use a Gillott No. 170 pen on leaves and berries, varying the thickness and direction of lines to obtain the desired effect in the color values. A No. 5 broad pen should be used for background beginning at lower left-hand corner. Parallel lines broken here and there will give the required effect. Use fine, openly spaced and broken lines for background of words "Seasonable Greetings". Thicken the lines whenever the tone should be darker and be sure that all the tone values are properly blended. Zanerian ink is best for all kinds of pen work.

Send us your work for criticism.

Penman and Engrosser Wanted!

Young man, one who has ability and the desire to follow such work as a profession. Give age, height, weight, health, habits, education, married or single, and submit specimens. Will return specimens if desired. F. W. TAMBLYN, Ridge Building, Kansas City, Mo.

XMAS AND NEW YEAR CARDS
NEATLY WRITTEN
Ornamental .....25c a dozen
Script .....35c a dozen
Send 30c for a dozen of both styles combined. Write for prices on lessons in Business and Ornamental Penmanship. All communications cheerfully answered.
OLIVER P. MARKEN
1816 Buchanan Street TOPEKA, KANSAS

WANTED Part 3 and 7 of the New Spencerian Compendium of Penmanship—also good copies of The American Penman—for April, May, June, July and August, 1912. Advise if you have them and price wanted. E. E. JACKSON
22 West 30th Street, Wilmington, Del.

Specimens of penmanship have been received from the pen of **W. L. Crandall,** director of penmanship in the St. James School, Faribault, Minn. Mr. Crandall is quite skillful with the pen, and is constantly endeavoring to reach higher plains in skill.

Miss Margaret Eagan, a recent graduate of Marshall College, Huntington, W. Va., is a new commercial teacher in the Jonben, W. Va., High School.

Mr. Clyde B. Fenn of Syracuse, N. Y., has been elected head of the Commercial Department of the Auburn, N. Y., High School.

Mr. H. W. Hoffman, for several years Head of the Commercial Department of the Proviso High School, Maywood, Ill., is a new commercial teacher with the Northwestern Business College, Chicago.

OBITUARY

J. R. Bennett, well known by the penmanship and commercial teaching fraternities, died on October 12th of heart failure at Racine, Wis. While on his way from the west to Peoria, Ill., he was stricken and was obliged to stop at Racine.

Mr. Bennett has had wide experience as a commercial teacher, having been engaged in this work for the past twelve years.

He has taught in Kenyon's Commercial School, Pawtucket, R. I., Metropolitan Business College, Chicago, Ill., Rider-Moore Business College, Trenton, N. J., The Merchant's & Banker's School, New York City, and in the Olympia, Wash., Business College.

We extend our sincerest sympathy to his widow.

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.

Engravers
Designers
Illustrators

Columbus, Ohio

EDWARD C. MILLS
Script Specialist
P. O. Drawer 982 ROCHESTER, N. Y.

The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

Business and Ornamental Penmanship
taught by Mail. Beautifully written cards, 30 cents per dozen. Samples for a dime.
LESLIE E. JONES, Penman, ELBRIDGE, N. Y.

"HOW TO SELL"
The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors; "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Sample copy free.
HOW TO SELL
Department B. E., 22 W. Monroe St., Chicago, Illinois

AN ORNAMENTAL STYLE. My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUB, Expert Penman, 2051 N. Lake Ave., Pasadena, Cal.**

HIGGINS'
ETERNAL INK-ENGROSSING INK
WRITES EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens.
THE ENGROSSING INK is for special writing, engrossing, etc.
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.
At Dealers Generally
CHAS. M. HIGGINS & CO., MFR.
271 NINTH ST. BROOKLYN, N. Y.

INDIANA PENMANSHIP TEACHERS

Reported by R. B. Moore

The Handwriting Section of the Indiana State Teachers' Association held an all-day meeting during the annual State meeting at Indianapolis, October 18. More than one hundred teachers and supervisors were present, showing that the teachers of the Hoosier State have more interest in the subject than have the teachers of most other states. Is there any other state in the Union that gives such splendid support to an all-day program?

The program was worthy of the gathering. The President, **Miss Laura Jane Breckenridge,** Lafayette, presented the high aims of the teacher of handwriting in a brief but delightful President's Address.

O. L. Rogers, Supervisor of Writing, Fort Wayne, spoke of **"Penmanship Morale."** His point was that the interest of students in penmanship was likely to be broken down by teachers who, perhaps because they cannot write creditably themselves, say that writing is of little value, and cite the wide use of the typewriter and adding machine. Such insidious attacks on the morale of the penmanship class may be met by the testimony of the business man as to the value of good writing, and by showing that in the class in English or other subject the boy or girl who can write quickly and well has a great advantage.

Arthur G. Skeeles, Supervisor of Writing, Columbus, Ohio, spoke on **"Training the Teacher to Teach."** "The problem of public school writing must be solved through the grade teacher," was his first point. The teacher needs to know three things in connection with writing:

First, How to Write. Comment is often made on the fact that so many children write poorly in other work, although they may write fairly well in the writing class. This state of affairs is not peculiar to the pupil. Perhaps as large a per cent of the teachers are guilty of this as of the pupils; and even some supervisors have been known to write an entirely different style "for show," from their handwriting when hurried. The remedy is to teach a practical style in the writing class, and then use it all the time.

Second, How children of each age should write. The tadpole moves quite differently from the frog, yet it has been found that if the tail of the tadpole is removed, he will never acquire the legs of a frog. Creeping is not the mode of locomotion recommended for adults, but unless the baby creeps, he will probably never learn to walk.

Third, How to teach children to write. The teacher of each grade should know what he pupils are to learn in that grade, and also what they should have learned in each of the preceding grades, as well as what they will be taught in each of the following grades.

Ways of teaching the teacher were briefly discussed — Normal Schools, Teachers' Meetings, Model Lessons, and Books in the Hands of the Teachers.

"The aim of our teaching of writing should be rapid, easy writing by all persons."

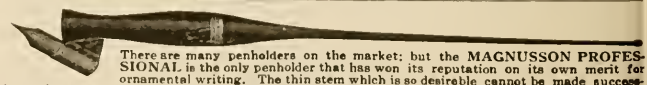
Gladys B. Lord, Supervisor of Writing, Muncie, discussed **"Methods of Securing Applied Writing."** She stressed the importance of practice at a usable rate of speed, the co-operation of the teachers of all subjects, and the use of devices to arouse and maintain interest.

Miss Lena A. Shaw, Director of Writing, Detroit, Michigan, spoke in the afternoon on **"Handwriting in Detroit Schools."** This address was illustrated with lantern slides, showing the material used in the Detroit schools, and graphs of the results secured. It was followed by a moving picutre film, showing the Detroit children at work in their writing lessons. This was one of the most interesting demonstrations ever given at a penmanship meeting. Probably not all supervisors would approve of all the methods used in the Detroit schools, but every one who saw the pictures was impressed with the thoroughness with which the writing problem has been studied, and with the splendid way in which the teaching of writing is being done.

J. H. Bachtenkircher of Lafayette was the pricipal speaker at the Round Table. It will be remember that Mr. Bachtenkircher was the first President of the National Association of Penmanship Supervisors, and his remarks were replete with delicious wit and delectable wisdom.

The splendid program of this year was arranged by the officers, **Miss Breckenridge,** President, **O. L. Rogers,** Vice President, **Mrs. Emma G. Peed,** Acting Sec.-Treas. They were assisted in program-making, as well as in the local arrangements, by the executive committee, **Tom Sawyier,** Indianapolis, **Miss Nettie Long,** East Chicago, and **Miss Lutie V. Gordon,** Greensburg. **Tom Sawyier** did valiant service in securing speakers, arranging for a meeting-place, securing a motion-picture machine, and looking after other matters. His keen mind and smiling face were largely instrumental in making the meeting a success.

The officers for next year are: President, **Miss Gladys B. Lord,** Supervisor of Writing, Muncie. Secretary-Treasurer, **Lutie V. Gordon,** Supervisor of Writing, Greenburg, Ind.



There are many penholders on the market; but the **MAGNUSSON PROFESSIONAL** is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desireble cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" hand turned holders are adjusted specially for penmanship. 8 inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.

A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

GOING INTO BUSINESS

(Continued from page 28)

tell the men under me just what conditions they would find in each place. As a result we increased the sales of that territory over a thousand dollars a week for over a year."

Mr. Colborn finished paying his school expenses working for the Aluminum Cooking Utensil Company, and then joined their organization, and remained as an employee until he reached the position of Sales Manager. Then he became interested in a proposition that was offered to his company, and turned down on account of the fact that it was not an aluminum ware article. He resigned and inside of two hours he sold $15,000.00 worth of Dilver Manufacturing Company stock. Today he is still a young man, with a foundation on which he may become one of the great business men of the country.

When he was ready to leave his position—when he found the right opportunity to enter business for himself, he found immediate support because he had first built up a reputation as an employee. He had proved that he could take orders from others, that he was willing to work, and as he expressed it, "Stood on his own feet, and rustled for his own bread and butter."

No doubt Colborn did not enjoy the job as a freight trucker, but his doing that particular thing, when it was the next thing to be done, has affected his whole life. Your employees, if they ever amount to anything in your own business must be this type of men, who will do the same thing, but you cannot ask it of them unless you have gone ahead and know the road.

You will find, out in active business, that a very large part of the argument between labor and employer is based on the face that so many of the employers are theorists, and their employees know it. You admire a man who can do things, as well as tell others to do them, and this applies with equal force to your own business, or to your associates, if you work up to a place of authority. If your men can say behind your back that you don't know because you have never done what you ask them to do, you will be handicapped, but if they know that you are able to do it—are asking only what you have done, or are willing to do, they will be with you to a man.

Miss Carolyn Bradley of Indianapolis is now teaching commercial work in the Garrett, Ind., High School.

Miss Ida L. Kirwan, a recent graduate of the Colorado State Teachers College at Greeley, is the new head of the commercial work in the Walsenburg, Colo., High School.

Ross R. Garman, of the Probate Court, Akron, Ohio, surprised us with some very fine specimens of ornamental penmanship. Mr. Garman is working for the Business Educator Professional Certificate, and by the quality of work which he submitted we judge that it will not take him long to reach the standard.

Arthur P. Myers, penman and engrosser, sent us a package of specimens of penmanship containing many handsomely flourished birds. A number of colored inks were used, making a very attractive effect. The designs show that Mr. Myers has a splendid idea of balance and arrangement. There were also some very fine cards in business ornamental writing in the package. Your scrap book is not complete without some of his work.

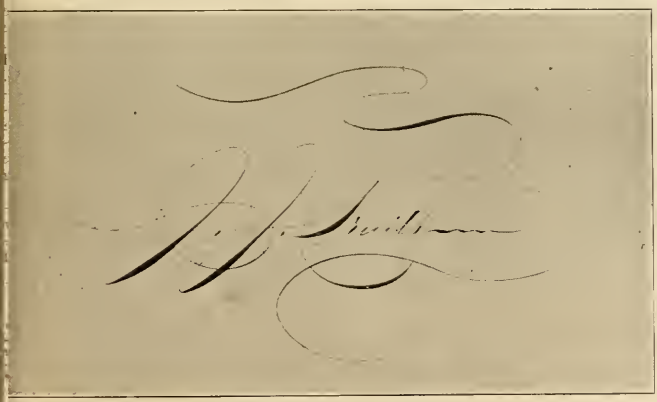
FOR SALE

A first-class Prosperous Business School in a growing city of over 100,000. Situated in the lake states. A money maker with little competition.—Address Box 540, care Business Educator, Columbus, O.

A REAL GLOSS INK

Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.

D. L. MUSSELMAN & CO.
QUINCY, ILL.



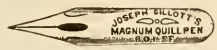
By H. B. Lehman, St. Louis, Mo.

Gillott's Pens

The Most Perfect of Pens

No. 1
Principality Pen

No. 604 E. F.
Double Elastic Pen



No. 601 E. F. Magnum Quill Pen

Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability

Sold by all Stationers

JOSEPH GILLOTT & SONS

Alfred Field & Co., Inc., Sole Agents

93 Chambers St. New York City

S. E. LESLIE

3201 EUCLID AVE. CLEVELAND, OHIO

Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.

STOP! READ!

Young man, young lady, are you going to continue neglecting the most important qualification for advancement? You can become a good penman in your spare time at home if you will let Sturgeon show you how. Write for full particulars. Cards written for 30c per dozen. Your name written on a card free. Write today.

J. J. STURGEON, Penman
926 S. Third St. Louisville, Ky.

Written Cards, 1 dozen and Case, . . 40 cents
3 dozen cards $1.00, case free
Also Courses in Penmanship.
E. E. JACKSON, 22 W. 30th Street, Wilmington, Del.

Carving and Gouging on Cards

Three beautiful specimens tinted with your name for 25c, postpaid.

J. L. HENSKEY
BOX 271 Columbus, Ohio

HAVE YOU SEEN
COMMERCIAL EDUCATION
(Formerly the Stenographer & Phonographic World)
A monthly journal covering all departments of Commercial Education

Strong departments for teachers of commercial subjects, shorthand, penmanship, accountancy, and business administration; students; stenographers; bookkeepers; general office clerks; private secretaries; public accountants; court and general reporters; and office executives.

Special features in every issue.

THE ONLY MAGAZINE OF ITS KIND PUBLISHED

Single copy 15c; Subscription $1.50 a year
Send for Sample Copy

COMMERCIAL EDUCATION
44 N. 4th St. Philadelphia, Pa.

ROUNDHAND FOR BEGINNERS

By E. A. Lupfer, Columbus, O.

The beginner looks at the professional's work with admiration and despair. He erroneously thinks that his chances are hopeless. He thinks nature has favored the professional with ability to do the seemingly impossible. He does not realize that even the most highly skilled penmen had to study and practice hours and hours, yes years and years.

I am going to try to show in this lesson that there is hope for you regardless of your start, if you really care to succeed and are willing to "pay the price".

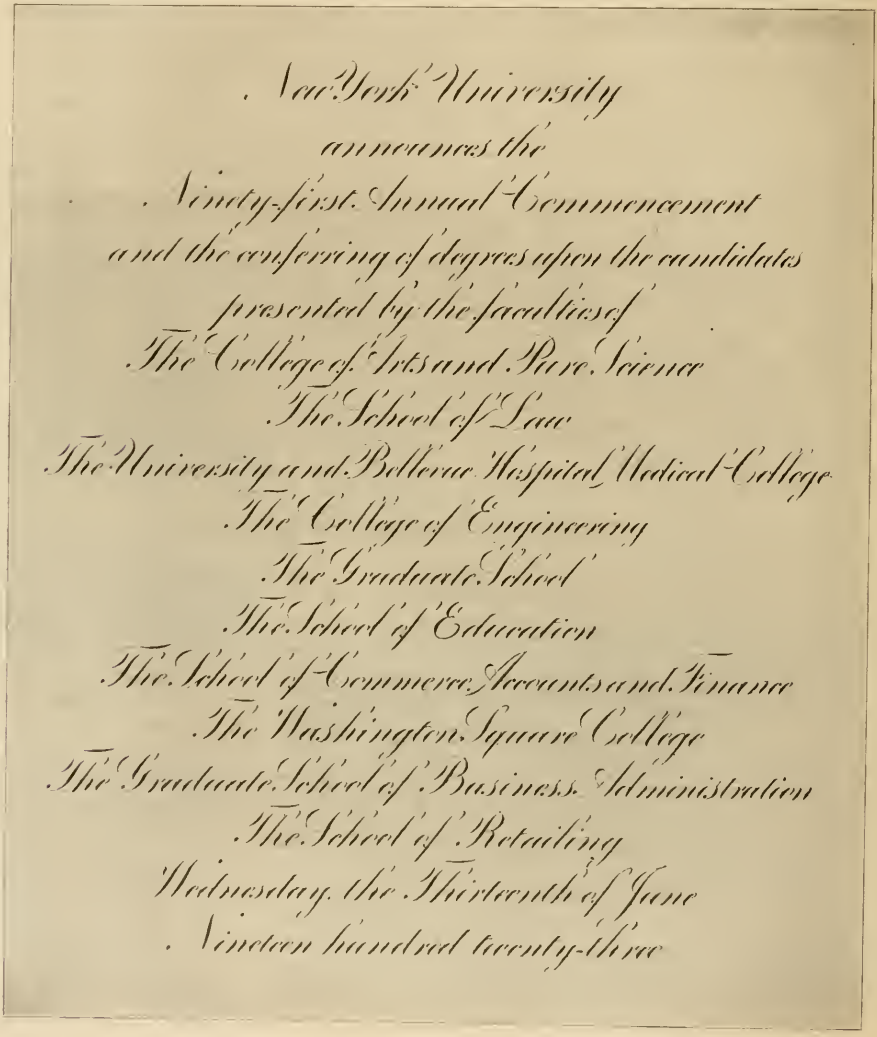
The copy for this lesson was prepared by one of my students, Lester L. Fields, who has been following the lessons in the Business Educator and studying Engrossing in the Zanerian College. Mr. Fields is a most critical student and a persistent worker. He never complains when requested to work more on a letter, but rather seems to enjoy it, for he realizes that it is only by thoroughly mastering details that the highest is attained.

Mr. Fields began the study of Engrosser's Script in the Zanerian Nov. 16, 1922, and in less than one year has developed skill in lettering and script which is remarkable; in fact, few penmen can excel him. Yet, only a few months ago he was a beginner. Does his accomplishment not make it more hopeful for you?

Do not overlook the fact that Mr. Fields has been an untiring, intelligent worker. You will not be able to duplicate his achievements unless you work, work, work—and intelligently, too.

The copy in this lesson is worthy of careful attention. Study the precise formation of letters, the delicate hair-lines, the contrast between light lines and shades, the regularity of slant and proportion, etc.

What others have done you can do, if you will. Get busy.



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Principles of Advertising, by Daniel Starch, Ph.D., Graduate School of Business Administration, Harvard University. Published by A. W. Shaw Company, Chicago, Ill. Cloth cover. 998 pages.

In this book the author, a long-recognized authority on advertising, has developed, as far as practically possible at the present time, scientific methods for dealing with the actual problems of advertising. Some of these methods are new so far as general use is concerned. All of the methods recommended have built up the effectiveness of advertisements.

Principles of Advertising is replete with actual experiences of hundreds of advertisers. It tells what results were secured. It shows why some campaigns have failed and why others have succeeded. It takes the individual advertisement and tells you what you ought to know about the headline, the illustration, layout and typography, copy, color and size. It discusses at length national advertising, retail advertising, foreign advertising and financial advertising. In short, the author has actually brought together in this book as fully as possible all available material, practical business experience, scientific, experimental and statistical information which bear upon advertising problems.

Spelling Studies, by Harriet Ewens Beck, A. B., and Marie J. Henninger, A. B., edited by Charles G. Reigner. Published by the H. M. Rowe Company, Baltimore, Md. Cloth cover, 105 pags.

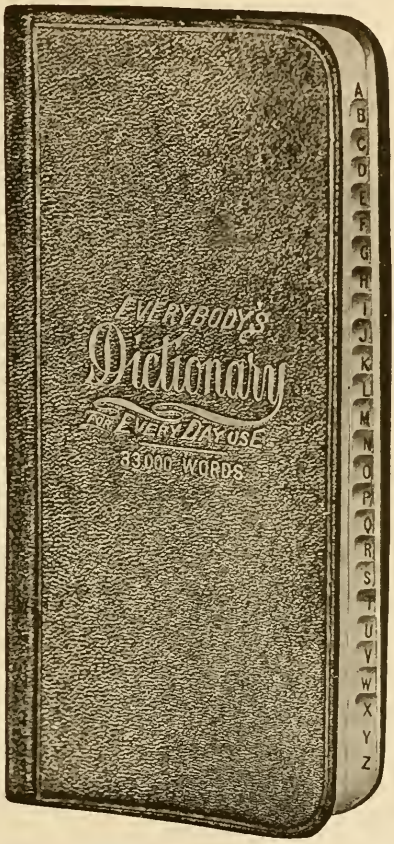
The primary purpose of this book is to teach the student to spell the words of most wide and frequent occurrence in business. At the same time the text provides numerous devices for teaching the student the use of words and the meaning of common business expressions.

Office Organization and Practice, by Amy Weaver. Published by Ginn & Company, Boston. Cloth cover. 144 pages.

This textbook is designed for the use of the usual secondary school and of commercial schools; it may be used to advantage by students who do not take the full commercial course but who may be desirous of gaining some knowledge of business. The discussion of this subject has been condensed, the author having excluded all unimportant matter. For this reason assignments should be rather short and class discussions rather full. There are questions for class discussion, and assignments for home work. Generally the class should work out to any given section of text before the the questions and problems relating written assignments are given.

The first eight chapters of this book deal with office organization and practice, studying in detail mail, filing, orders, billing, purchasing, etc. The last four chapters deal more particularly with the duties of the executive in charge of the office, describing how he installs systems, manages people, hires new employees, and keeps the office force working properly.

CHRISTMAS
IS
COMING



And we are beginning to think about presents. What are you going to give your students this year? EVERYBODY'S DICTIONARY with the name of your school stamped on the cover, makes an exceedingly attractive gift, and is also a permanent advertisement.

Recently revised and brought up to date, our Dictionary is the most valuable gift you could possibly give at the same cost. Send in your order early so that we may have time to stamp the Dictionaries and send them to you before the Christmas rush.

We will pay the transportation charges on all Dictionary orders received before December 15th.

THE PRACTICAL TEXT BOOK COMPANY
Euclid and 18th Street Cleveland, Ohio

20th Century Bookkeeping and Accounting

Pitman Shorthand writers are equipped not only to "get by" but also to "go on".

The Isaac Pitman system, as presented in the NEW ERA EDITION can be *learned as easily* as any system. It requires a minimum of time and effort.

It is frequently stated of shorthand systems that students "get by," intimating that schools and teachers of shorthand should be satisfied when the student has the minimum skill required to "get a job."

That a small percentage of shorthand students become professional reporters, is quite true. Is it not equally true that but a small percentage of English students become anthors? And just as no real teacher would tolerate haphazard English training, so *no real teacher should be content with haphazard shorthand training.*

Surely the responsibility of the teacher extends beyond the door of the school. The elements of shorthand should be so taught that the student, if he wishes to specialize, can attain the pinnacle of shorthand success—shorthand reporting as a profession.

Pitman Shorthand has been proved by all comparisons the superior method of recording speech.

ISAAC PITMAN & SONS

2 West 45th Street, New York

PENMANSHIP STORIES

History and geography teachers use the story to make their work more interesting. The penmanship teacher can do the same thing. The new edition of PENMANSHIP STORIES contains seventy stories that relate to movement exercises, small letters, capital letters, speed writing, etc.

PENMANSHIP STORIES is used in five normal schools. The public schools of Scranton, Pennsylvania, are using 200 copies this year.

Copies of PENMANSHIP STORIES have been sent to almost every state in the Union. Supervisors and teachers of penmanship write enthusiastically about its value.

Price 50c

A liberal discount, if 50 or more are ordered at one time. A free copy to directors of penmanship in normal schools.

Send Personal Check or Money Order to

FRANK H. ARNOLD

Administration Building Spokane, Washington

When Summer Comes

Progressive commercial teachers and those about to enter this profession journey to Gregg School, where instruction and inspiration of the most advanced type is given in unstinted measure.

The Gregg Normal blends the ideal and the practical in harmonious unity. This training will give you new ideas that will increase your teaching efficiency, and make your work more pleasurable and incidentally, add several dollars to your monthly pay check.

The 1924 Normal Session will begin July 7 and close August 15. Plan to spend a profitable and pleasant vacation by attending Gregg School next summer. Write us today for catalogue.

GREGG SCHOOL

6 North Michigan Ave. Chicago, Ill.

How can I win a Business Educator Certificate

FOR PROFICIENCY IN PENMANSHIP?

What value has it?

For complete information ask your teacher, or write

THE BUSINESS EDUCATOR

COLUMBUS, OHIO

The Hausam System of Penmanship

Thoroughly Organized and Complete in All Branches

Hausam's Practical Writing Course
A Series of Seven Books for the Grades. Adopted and re-adopted by the Kansas School Book Commission for all Grade Schools of Kansas. Now offered for the first time for adoption outside of Kansas.....Per Book, $0.10

The Hausam System of Practical Writing
Two Books for High Schools and Colleges. Made the Official System for all Kansas High Schools by the State School Book Commission. New in Plan of Organization. Rich in Materials for Study and Practice. Now offered for the first time for adoption outside of Kansas.
Part I, 35c; Part II, 40c

The Hausam System of Text Lettering
For Students, Teachers, Engrossers, Engravers, Show Card Writers, Billing Clerks, Etc. Unsurpassed in Plan of Organization, Technique and Beauty.....Per Copy, $1.00

The Hausam Practical Penmanship Wall Charts
For Every School Room, to make the Teaching of Writing Effective. Issued in pairs. Each Chart 27x39 in. Cloth bound all around. Large, perfect forms of all capitals, small letters and numerals with staff ruling. Scientific grouping. Many other important features. No other Penmanship Charts in the same class.....Per Pair, $3.75

The Hausam System of Plain Penmanship (Complete)
Complete Teacher's Manual for Teaching Penmanship in all Grades, and in High Schools and Colleges. The most Comprehensive Work on Plain Penmanship ever published. Cloth bound, 7x9 in. Gold side stamp. Nearly 400 illustrations. More than 200 questions and answers on all phases of penmanship teaching. Many new pedagogical discussions .....Per Copy, $6.00

Correspondence Courses in All Branches of Penmanship Illustroted Catalog Free

Address **L. H. HAUSAM**

Box 558B Emporia, Kansas

Good Books Sell Themselves

We use this medium to let teachers know the books we have that sell themselves, when seen and examined.

Write for Our Price List

and then indicate in it by check mark, the books in which you are interested, then if you are really interested, we will send you copies with full detailed information, for which we have no room, even for a single book, in this space.

Next issue we will name a number of our books you ought to see.

The H. M. Rowe Co.

CHICAGO BALTIMORE SAN FRANCISCO

THE BUSINESS EDUCATOR

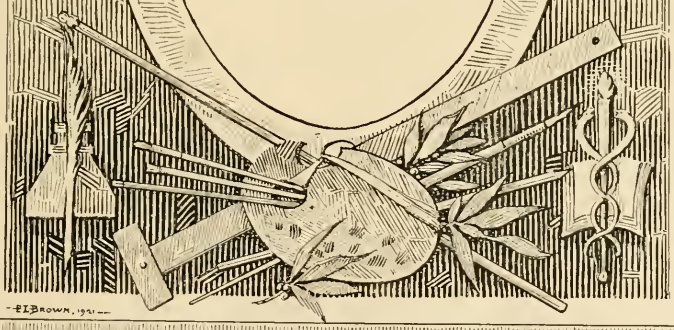
Vol. XXIX JANUARY, 1924 Number 5

PENMANSHIP BUSINESS ENGROSSING EDUCATION

Why not a Good Penmanship Week?

If all interested in better handwriting will help such a week may become a reality.

Read the article on this subject on page seven.



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

THE NEW QUIET 12 TRIUMPHS
In School and Office

THIS latest Remington model is repeating in the schoolroom the extraordinary success it has won in the business world. In half a century of typewriter history no other machine has so quickly won the hand and heart of teachers and students—so decisive are its many superiorities.

Its natural touch, its light action and its exceptional responsiveness are a revelation in swift and easy operation. And the beauty of its work is a source of pride to every typist.

Send to us for our booklet, *"What Some of America's Leading Schools Say About the Remington Quiet Twelve."* The testimony of these leading commercial educators is so convincing that it leaves nothing more to be said.

REMINGTON TYPEWRITER COMPANY
374 BROADWAY, NEW YORK
Branches Everywhere

REMINGTON STANDARD SINCE THE INVENTION OF THE WRITING MACHINE

TYPEWRITING

The Vocabulary Method of Training Touch Typists

A foundation course in typewriting based on the latest knowledge of typewriting psychology. A graph sheet, certificates of proficiency and record cards furnished with each text.

Accuracy Plus

An advanced typewriting manual to follow the Vocabulary Method of Training Touch Typists, or any elementary text. Just from the press. Special graph sheets and graphical reports in preparation to accompany this manual

BOOKKEEPING

Ellis Card-System of Actual Business.
Ellis Industrial Bookkeeping
The Tablet Method of Teaching Bookkeeping

WRITE FOR INFORMATION

ELLIS PUBLISHING COMPANY
Educational Publishers
BATTLE CREEK, MICHIGAN

The Hausam System of Penmanship

Thoroughly Organized and Complete in All Branches

Hausam's Practical Writing Course
A Series of Seven Books for the Grades. Adopted and re-adopted by the Kansas School Book Commission for all Grade Schools of Kansas. Now offered for the first time for adoption outside of Kansas.....Per Book, $0.10

The Hausam System of Practical Writing
Two Books for High Schools and Colleges. Made the Official System for all Kansas High Schools by the State School Book Commission. New in Plan of Organization. Rich in Materials for Study and Practice. Now offered for the first time for adoption outside of Kansas.
Part I, 35c; Part II, 40c

The Hausam System of Text Lettering
For Students, Teachers, Engrossers, Engravers, Show Card Writers, Billing Clerks, Etc. Unsurpassed in Plan of Organization, Technique and Beauty.....Per Copy, $1.00

The Hausam Practical Penmanship Wall Charts
For Every School Room, to make the Teaching of Writing Effective. Issued in pairs. Each Chart 27x39 in. Cloth bound all around. Large, perfect forms of all capitals, small letters and numerals with staff ruling. Scientific grouping. Many other important features. No other Penmanship Charts in the same class.....Per Pair, $3.75

The Hausam System of Plain Penmanship (Complete)
Complete Teacher's Manual for Teaching Penmanship in all Grades, and in High Schools and Colleges. The most Comprehensive Work on Plain Penmanship ever published. Cloth bound, 7x9 in. Gold side stamp. Nearly 400 illustrations. More than 200 questions and answers on all phases of penmanship teaching. Many new pedagogical discussions .....Per Copy, $6.00

Correspondence Courses in All Branches of Penmanship
Illustrated Catalog Free

Address **L. H. HAUSAM**
Box 558B Emporia, Kansas

Metropolitan Business Speller

New Edition
By U. G. Potter
McKinley High School
Chicago

Over 6000 words. New lessons containing words pertaining to Aeroplanes, Radio, Automobiles, etc. Complete Index, 244 pages, attractive binding, 50 cents.

A Superior Speller

Twofold Design. In the preparation of the Metropolitan Business Speller we had constantly in mind two objects: first, to teach the pupil to spell, and second to enlarge his vocabulary, especially of words in general use.

Classification of Words. As an aid to the memory we have classified words, as regards sounds, syllabication, accents and meaning. We have grouped the words relating to each particular kind of business into lessons, by which the student is enabled to familiarize himself with the vocabulary of that business. We have interspersed miscellaneous exercises in the nature of reviews. We have grouped words that can best be learned by comparison, such as Stationery and Stationary.

Abbreviations of states, months, railways and commercial terms are given in regular lesson form, and grouped alphabetically. We regard abbreviating of almost equal importance with spelling.

Syllabication and pronunciation are shown by the proper division of words, and the use of the diacritical marks. The words are printed in bold type, and the definitions in lighter face, so as to bring out the appearance of the word,—an aid in sight spelling.

Metropolitan System of Bookkeeping

New Edition
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subect as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE **CHICAGO**

STUDY

Salesmanship and Business Administration

Advanced courses in Commerce which are being organized in the leading Commercial Schools of the country make a knowledge of Advanced Salesmanship and Business Administration imperative.

The unusual reduction of ten dollars is made to teachers on this Course.

Write for information.

The Knox School of Salesmanship
CLEVELAND, OHIO

BLISS-ALGER

Bookkeeping and Accounting

A strictly new course just off the press, combining Bookkeeping, Business Practice and Banking. Makes individual instruction a pleasure. Exceedingly interesting to the student.

Three Systems

ACTUAL BUSINESS (with offices)
FOLDER (like above, without offices)
CORRESPONDENCE

For High Schools, Business Schools or any institution teaching Bookkeeping. Text and outfit sent to teachers for examination. Mention school connection.

BLISS PUBLISHING CO.
SAGINAW, MICH.

Prepare for Court Reporting

Gregg School gives instruction and practice which exactly meets the needs of stenographers and others desiring to become court reporters.

This department is in charge of experienced and expert instructors. Our graduates are eminently successful in practice.

There are classes at all times suitable to every stage of previous preparation. Progress is individual. Therefore, students may enter at any time with equal advantage.

Write today for catalogue.

GREGG SCHOOL
6 North Michigan Ave. Chicago, Ill.

PENMANSHIP STORIES

A penmanship supervisor in one of the largest cities in this country says this: "PENMANSHIP STORIES is a most interesting book." Another supervisor says, I received your PENMANSHIP STORIES this morning. I became so interested in reading it that I was tardy at school."

A director of penmanship in a state normal school says, "I am using your PENMANSHIP STORIES as a part of my primary method course. Send me fifty more copies."

Nine normal schools and many cities use PENMANSHIP STORIES. Seventy interesting stories that get and hold the attention of children in grade and high schools.

70 Stories for 50 Cents

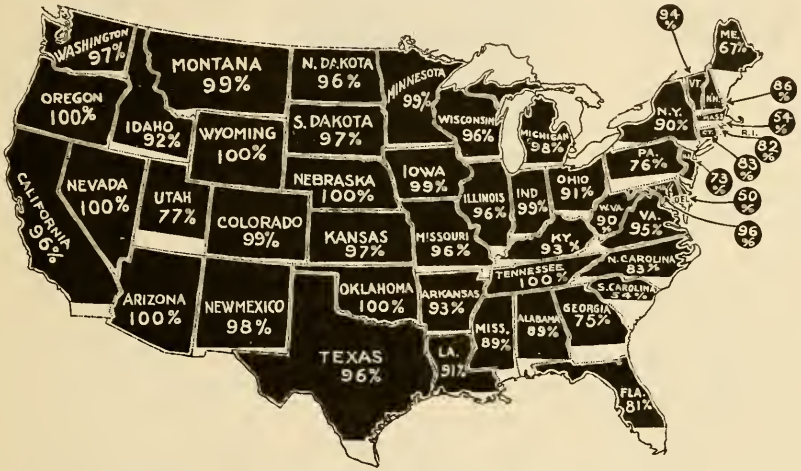
Buy it, read it, and then send it back if you don't like it. A book for supervisors, business college teachers and grade teachers.

Send Personal Check or Money Order to

FRANK H. ARNOLD
Administration Building Spokane, Washington

The Triumph of Simplicity in Shorthand

To thousands of young people this idea of simplicity in shorthand has meant the difference between success and failure.



The above map graphically shows the extent to which Gregg Shorthand is taught in the high schools of the United States.

On January 1, 1923, shorthand was taught in the high schools of 4,656 cities and towns in the United States. In 91% of these schools Gregg Shorthand had been endorsed by exclusive adoption.

The status of the five leading systems was as follows:

System or Text	Number of Cities	Percentage
GREGG	4243	91.13%
Benn Pitman	163	3.5 %
Isaac Pitman	64	1.37%
Graham	46	.99%
Munson	11	.24%
25 Miscellaneous Systems	129	2.77%
Total of all systems	4656	100.00%

The simplicity of Gregg Shorthand will help you as it has helped others to solve your student mortality problem.

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO BOSTON LONDON SAN FRANCISCO

Pitman Shorthand writers are equipped not only to "get by" but also to "go on".

The Isaac Pitman system, as presented in the NEW ERA EDITION can be *learned as easily* as any system. It requires a minimum of time and effort.

It is frequently stated of shorthand systems that students "get by," intimating that schools and teachers of shorthand should be satisfied when the student has the minimum skill required to "get a job."

That a small percentage of shorthand students become professional reporters, is quite true. Is it not equally true that but a small percentage of English students become anthors? And just as no real teacher would tolerate haphazard English training, so *no real teacher should be content with haphazard shorthand training.*

Surely the responsibility of the teacher extends beyond the door of the school. The elements of shorthand should be so taught that the student, if he wishes to specialize, can attain the pinnacle of shorthand success—shorthand reporting as a profession.

Pitman Shorthand has been proved by all comparisons the superior method of recording speech.

ISAAC PITMAN & SONS

2 West 45th Street, New York

The Business Educator

LUPFER

VOLUME XXIX COLUMBUS, OHIO, JANUARY, 1924 NUMBER 5

THE LATE L. L. WILLIAMS

Do not fail to read Mr. Healey's article on L. L. Williams, one of the pioneer commercial educators, in this issue. Mr. Williams was one of the founders of the Rochester Business Institute, Rochester, N. Y., which institution has been known for many years as one of the very highest type in the field of commercial education. A large number of commercial teachers have been trained there. The institution is now ably conducted by S. C. Williams and Dr. J. F. Forbes, his associate.

The letter L. L. Williams wrote to his son, Herbert, while the young man was in college, and what Herbert now says about his father, are a kind of literature of which there is entirely too little.

WHY NOT A GOOD PENMANSHIP WEEK?

Since it is becoming an established custom in the Public School System of our country to designate a week during which special attention is given to some particular subject such as "Good English Week," etc., would pupils generally not greatly benefit and would not much good result for the cause of better handwriting if we should have a Better Penmanship Week?

If a week should be set apart during which special emphasis should be placed on penmanship throughout the entire Public School System of this country, who can predict the results?

It has always been our experience that when this branch is given the right kind of a trial by teachers and pupils, much enthusiasm results, and the work becomes a pleasure rather than a task. If this condition could be brought about, a greater impetus might be given to the cause of better handwriting in

(Continued on page 22)

Olive A. Mellon, the enthusiastic supervisor of writing in McKeesport, Pa., public schools, first began to think seriously of specializing in penmanship when as a regular grade teacher she saw the urgent need of improving the writing of school children and the splendid opportunities for well qualified supervisors.

Her first step in preparing herself for this important work was to enroll in the Zanerian College of Penmanship in 1914.

After completing her course in the Zanerian, she supervised the writing in the public schools of Trafford and Pitcairn, Pa. Having secured excellent results in that position, it was natural for her to look for larger opportunities, which she found when she was selected to supervise the writing in McKeesport, Pa., public schools.

Miss Mellon is always on the alert to secure the latest in penmanship and methods, and has returned to the Zanerian several summers to take advanced work and an active part in penmanship conventions.

During the summer of 1923 she taught a large penmanship class in the North Carolina College for Women, Greensboro, N. C., where her work was highly appreciated.

Few ladies excel Miss Mellon's ability to swing a pen and to teach penmanship. We are, therefore, all fortunate in getting her to prepare a course of lessons in business writing for the Business Educator which starts in this issue.

GOOD-BYE SHORTHAND AND STENOGRAPHERS?

The press dispatches of October 28 carried the news that Martin Bandli of Davos, Switzerland, has invented a typewriter which enables one to write by use of the voice only, and at a maximum speed of 90 to 100 words a minute.

Think of being able to get out your letters at such speed without the usual intermediary stenographer!

Mr. Bandli states that he hopes to have the machine on the market in about ten months, and that the cost should not exceed 2000 Swiss francs—about $400.00.

Now, we advise all teachers of shorthand to hesitate before making bonfires of their shorthand text books. Let us wait for a time before doing that, and then "we shall see what we shall see."

There are so many inventions of which we never hear anything after they are announced that it is well to be cautious.

Let us hope that Mr. Bandli has invented something really valuable and useful, and let us also keep open minded so that we will be ready to welcome a good thing when it comes.

Speak a Word of Cheer

It is a human trait in most persons to get the "blues" when things, especially in penmanship, don't go smoothly; so spread more cheer by praising conscientious effort. A piece of work may seem very poor but if you really try you can find some good qualities to commend.

E. A. Lupfer.

THE BUSINESS EDUCATOR

Published monthly (except July and August) By THE ZANER-BLOSER CO., 612 N. Park St., Columbus, O.

E. W. Bloser - - - - - - - - Editor
Horace G. Healey - - Contributing Editor
E. A. Lupfer, - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

(To Canada, 10c more; foreign, 20c more, to pay extra postage.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy much reach our office by the 10th of the month for the issue of the following month.

Business Penmanship

By OLIVE A. MELLON
Supervisor of Handwriting, McKeesport, Pa.

MATERIALS

Use care and judgment in the selection of your writing material. Not the most expensive is necessary, but something that will give service and produce results.

Select a paper with a smooth writing surface. Size 8 by 10½ inches is preferred, with ⅜ inch ruling.

A wooden or rubber tipped penholder is best and should be of medium size.

Give special attention to the selection of pens. There are many varieties, and each student should select some style which he feels is best adapted to meet his particular needs.

I prefer Zanerian Standard or Zanerian Ideal. For finer writing I use Zanerian Fine Writer pens.

Use black ink that flows freely. The Zanerian India or Higgin Eternal Ink is good. Either one must be diluted before using, and occasionally while using, as it thickens when exposed to the air.

Be careful when dipping ink. Do not draw pen from bottle quickly, as it leaves a drop on tip of pen which will fall somewhere before using. Therefore, draw pen out slowly and the surplus ink will run back into bottle.

POSITION OF BODY

Position is of prime importance. Learn what is correct and form a habit of assuming that position when writing. The position in which best results in writing are obtained is one that concerns both health and efficiency.

One should sit well back in the chair and bent slightly from the hips. Do not lean against back of seat or incline so far forward that you touch the desk. Sit erect with feet flat on floor, both arms resting on the desk with the elbows just off edge of desk. This helps to place weight on the muscle of the arm. Keep the left hand above right hand for holding paper.

POSITION OF PAPER

Since the angle of the paper affects the slant of the writing, it is very necessary that we give this matter careful attention. Turn the paper so that the ruled lines point from the lower left to the upper right corner of the desk.

Always shift the paper instead of the arm. By so doing you will not lose correct position of the arm.

POSITION OF PEN

Hold penholder lightly and about one inch from point of pen. The holder should be held between the thumb and second finger, with the first finger resting on top. Do not let the holder fall into hollow between the thumb and first finger. Keeping the hand arched high will aid in keeping the pen in the proper position. So long as the arch is high and the side of the hand not resting on the paper or desk you will know that position and movement are fairly well established.

PREPARE SPECIMEN SHEET

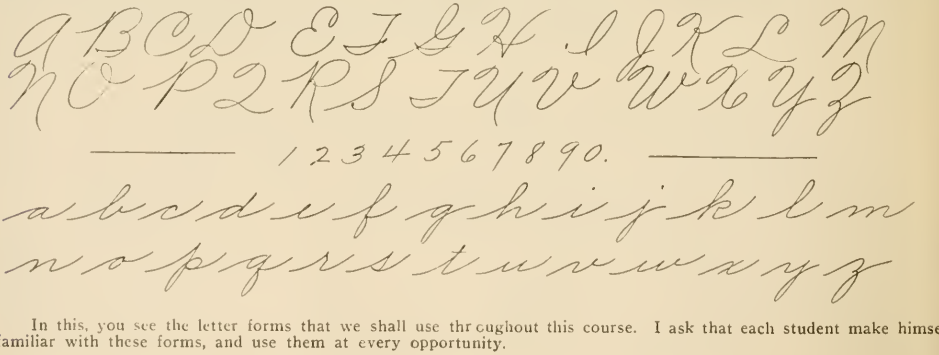
Before beginning the work on this course I ask that each student prepare two specimen sheets. One to be sent to me with your first practice paper; the other for you to keep on file, to refer to from time to time. It is a great satisfaction to look at this first sheet at times when you become discouraged.

Prepare this sheet, using the following: One line of the compact oval exercise two spaces high. One line of the push and pull exercise two spaces high. Also write: "This is a specimen of my best writing before beginning the course prepared by Miss Mellon."

This, of course, will not be a perfect specimen. I do not expect it. Just the best that you can do at the present time.

NEAT PRACTICE PAGES

Be neat about your practice writing. Arrange your pages in a neat manner. No matter how poorly we may write, arrangement and neatness add much to the appearance of the page. Try to make each line a little better than the one preceding.



In this, you see the letter forms that we shall use throughout this course. I ask that each student make himself familiar with these forms, and use them at every opportunity.

PLATE 1

Exercises

These are the fundamental exercises made with direct motion and begin at the top and curve leftward. Any of these exercises are suitable to use when developing a direct oval letter. Drill on these before beginning the practice of letters made with the direct motion.

Drill 1. This is the direct compact oval. The arrow indicates the direction of motion. Direct oval exercises begin at the top and curve leftward. Curve both sides of oval equally. The width of an oval is two-thirds its height. Try to maintain the oval shape. Keep your eye on the center of the down strokes. Up strokes will take care of themselves. Use a quick movement. Practice this exercise two spaces high, at the rate of 200 ovals per minute and 400 to line.

Drills 2 and 3. Practice this direct oval exercise two spaces high to the count of ten. Make the ovals touch at sides. Keep all ovals on main slant. Start the arm in motion before touching pen to the paper. After completing a line, place a one space oval in lower half of this exercise. Aim for same slant in the small oval as in the large one. Use a light, brisk movement.

Drill 4. Observe the same principles in this exercise as in Drill 1, although it requires more controlled motion in the smaller exercise. Watch the width. There is a tendency to make the one space oval too broad.

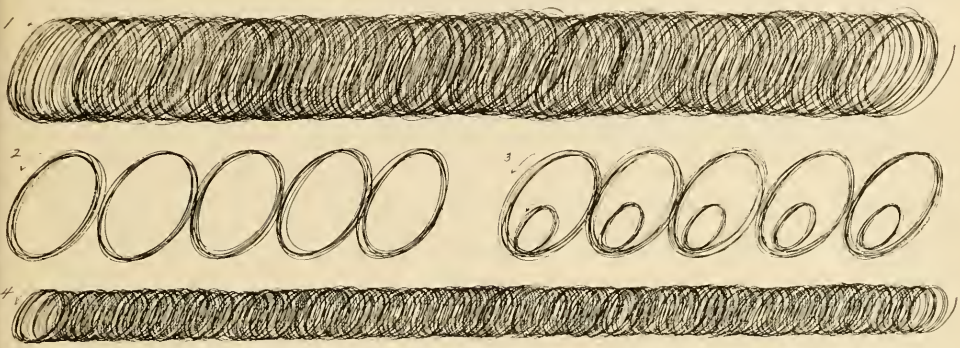


PLATE 2

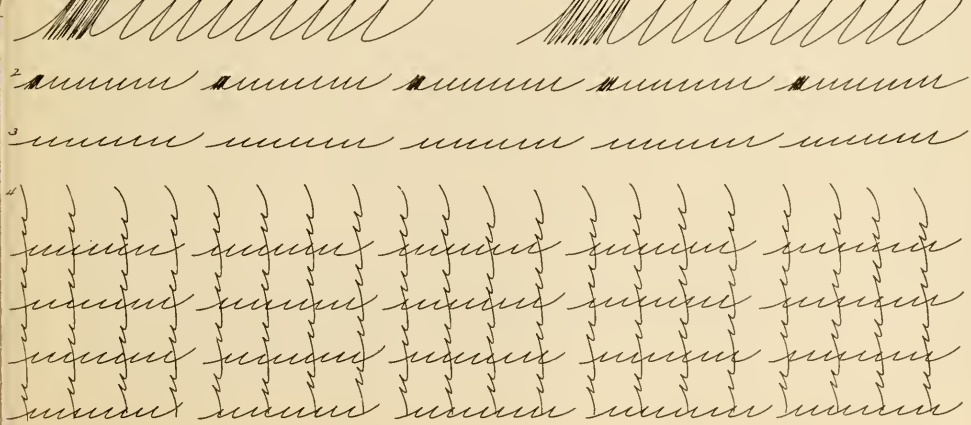
Drill 1. This drill begins with the push and pull exercise to the count of ten and connects with the large **u** exercise one space high to the count of ten. Use a lively motion. Observe angles at top and round turns at bottom. Keep uniform slant and spacing.

Drill 2. Practice this exercise the height of small **u.** Count 5 for the group of push and pull strokes and 10 for gliding strokes. Keep down strokes fairly straight, angles sharp and turns rounding.

Drill 3. This is the under-turn or **u** exercise, and should receive much practice. A splendid exercise for such letters as **i, u, w,** etc. Write five groups to the line. A few lines of practice work on this exercise is not sufficient. It requires earnest and long practice on this to become proficient.

Drill 4. Neatness, arrangement and accuracy are involved in this exercise. Controlled motion is needed. Keep a continuous motion from start to finish. Aim for uniform spacing when practicing the cross exercise. Make the **u** exercise to the count of ten. The connected **u** to the count of 1-2-1-2-1-2-1-2-1.

Drill 5. It is not a difficult task to use movement in exercise, but the real test comes when writing words. Study each letter carefully. Notice the size of letters, the number of words to the line, the quality of line and uniform spacing.



union union union union
union union union union
union union union union

PLATE 3

Drill 1. Practice the over-turn or **m** exercise to the count of 8. Observe round turns at top, points at bottom, even spacing and main slant. Practice on this exercise can not be overdone. The letters **m, n, v, x** are made from this exercise.

Drill 2. Make the **m** to the count of 1-2-3-4. Keep round turns same in height. Watch closely the last down stroke. Aim to keep this stroke on same slant as preceding down strokes.

Drill 3. Write the **n** to the count of 1-2-3, observing the same strokes as in letter **m.**

Drill 4. Write the three connected **n's** to the count of 1-2-1-2-1-2-1. You may connect as many as you wish. Remember, more spacing between than in letters.

Drill 5. This will furnish a review for both the over turn principle and the under turn principle. Write this to the count of 1-2-3-4-5-6-7-8-9.

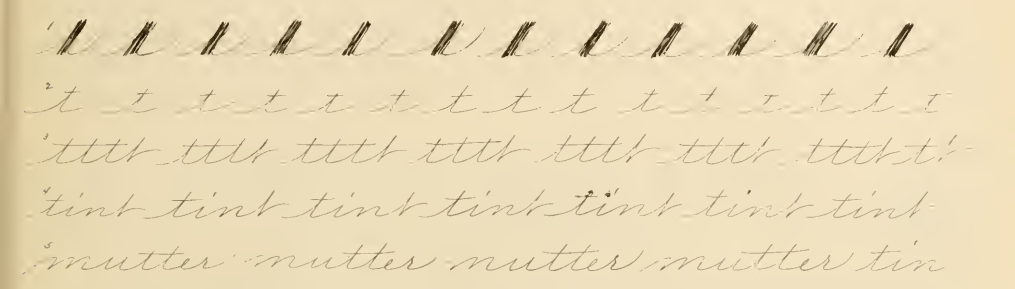
Drill 6. Write this word to the count of 8. Five or six words to the line. Aim for uniformity in size and spacing.

Drill 7. Do not lose sight of movement when writing this word. Watch the turns and angles. Notice whether you have the last over-turn on **m's** and **n's** pointed. There is a tendency to do this. Avoid it.

1 mmm mmm mmm mmm mmm m
2 m m m m m m m m m
3 n n n n n n n n n n n n
4 nnn nnn nnn nnn nnn n
5 unun unun unun unun un
6 nine nine nine nine nine n
nine nine nine nine nine n
nine nine nine nine nine n
7 minnow minnow minnow mi
minnow minnow minnow mi
minnow minnow minnow mi
minnow minnow minnow mi

—WIN—
THE Business Educator Certificate
From the pen of Lupfer

The small t can be made best by using a combination of finger movement and lateral arm movement. This doctrine may not be in strict harmony with the teachings of some who seem to think that it is, to say the least, wrong to use well trained fingers in writing. Nevertheless, all the best t's and d's are made that way. But do not overlook the fact that the supplementary movement of the fingers which enables one to retrace the tops of t and d is to be made while the arm is in motion.

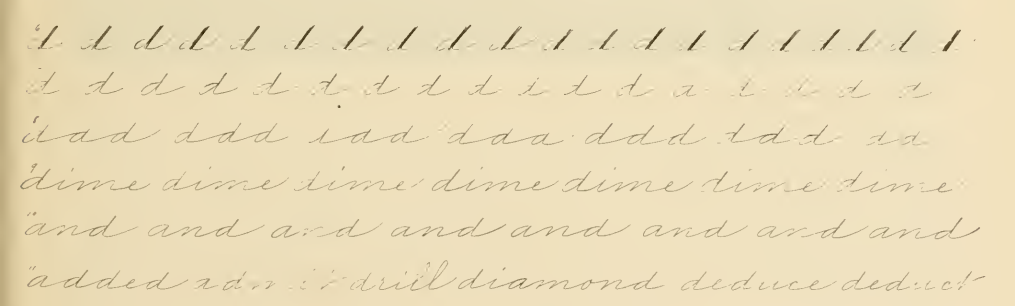


No. 1. After making the initial curved line, retrace the straight slanting line to a count of 1-2-3-4-5-6 and finish with a full right curve after the 6th count. It should be made about a half space high. The purpose of the exercise is to provide practice in the retrace motion.

No. 2. Begin with a short full right curve, retrace half the height with a straight slanting line and finish with a full right curve to a count of 1-2-1-cross.

No. 3. Make three retraced t's and a final t to a count of 1-2-1-2-1-2-1-2-3–cross. Avoid looping the final t at the top. Make the final stroke short.

Nos. 4 and 5. Write line after line of these words with a view to perfecting the t. Watch the spacing, round tops of m's and n's, open loops in e, and a distinct shoulder on the r.



No. 6. The d is a combination of the small a and the small t. There must be a systematic follow-up plan of practice in order to establish good penmanship. The practice of the d continues the retrace stroke in the t. It also furnishes a review of the difficult part of a. Form the small pointed oval and repeat the straight slanting line to a count of 1-2-3-4-5-6 and finish with a full right curve after the count of 6.

No. 7. Close the small oval and retrace the top. Bring the straight, slanting line down to the base line before finishing upward. The danger is in rounding it off to the right before bringing it down to the line. The top should be short—about twice the height of the oval. Just enough higher to distinguish a d from an a.

No. 8. Make three d's in a group for further practice in making d and for practice in combining finger movement (in the tops of d's) and lateral arm movement. Count 1-2, 1-2, 1-2 for each group.

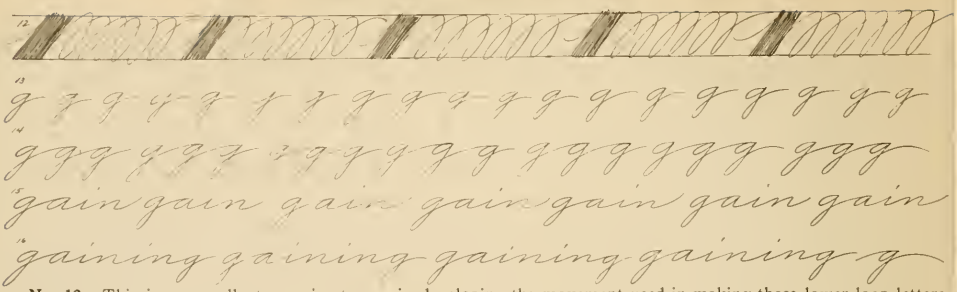
Nos. 9, 10, and 11. Here we have eight different words which provide a variety of practice in using the d. Make the oval part of d like the a in form and size.

LOWER LOOP LETTERS

The aim this month is to show how the lower loop letters should be made, and to outline a plan of procedure that will aid those who are following this course in mastering this group of letters.

The element or stroke that is common to all of these letters consists of a combination of a slanting straight line and an upward left curve. The movement used when making it should come from the arm. It should be pure arm movement—that is, if these loops are to look well. The movements used when making lower loops fall into two classes: a movement made by contracting the thumb and first and second fingers, and a movement made by pulling the hand and pen toward the center of the body with the muscles of the forearm and upperarm, and finishing the loop with a well curved upward sweep of the pen.

The latter movement is used by the best penmen. The former movement usually produces a weak looking loop, frequently distorted into a form resembling the downward stroke in a figure 8.

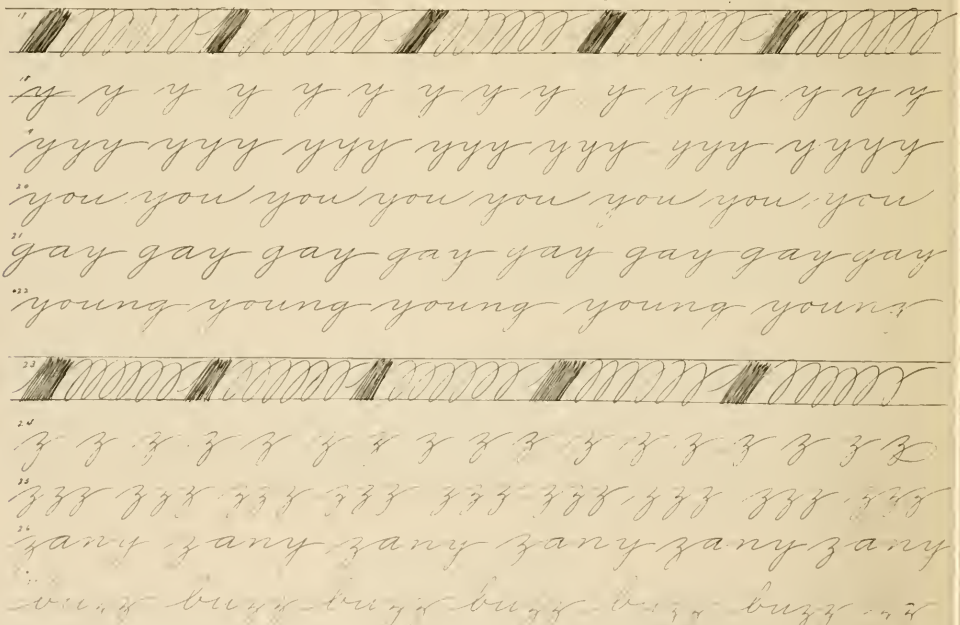


No. 12. This is an excellent exercise to use in developing the movement used in making these lower loop letters. Make the straight line or the repetition of it, during most of the first ten counts, and then gradually change to the loop motion without changing the speed. The purpose of this exercise is to develop the power and movement used when making loops rather than to perfect the formation of good loops. The repetition of the straight line serves to put the arm in motion and to establish the direction or slant of the loops. Make the exercise a full space high. Count 1–2–3–4–5–6–7–8–9–10 — 1–2–3–4-5-6-7-8-9-20 for each exercise. Speed, 9 to 10 exercises in one minute.

No. 13. Points to keep in mind while practicing **g**: Make the top like the small **a**; close the little oval at the top, forming a point; make the length of the loop below the line about twice the height of the part above the line; make a distinct turn at the bottom of the loop, and cross at the base (blue) line. Practice the single **g** to a regular count of 1-2 until the form is pretty well established. Don't work for speed here—just good form and smooth lines.

No. 14. Join the **g's** in groups of three for training in movement and further practice in making **g**. Count 1-2, 3-4, 5-6 for each group. A slight stop should be made after the second count to provide time to reverse the motion. Speed while learning, 60 letters a minute.

Nos. 14 and 15. Practice writing these words for further training in making **g** and a review of the other letters involved. It is best to write the complete word before lifting the pen. Make the spacings between letters uniform. Class drill may be made effective by naming the letters at a moderate rate of speed while writing, as, **g-a-i-n-i-n-g**. Class drills like these or speed drills, should always be followed by canceling all letters not well formed, such as, in this instance, angular topped **n's**, open topped **g's**, loops that are too long, loops that are pointed, loops that cross too far below the base line, etc. This checking up process serves to avoid careless practice.



No. 17. Follow instruction for No. 1.

No. 18. The **y** is a combination of the first part of **v** and the last part of **g**. Make the first part of **y** round at the top and the bottom—on the base line. Make the top of **y** fairly narrow and the loop nearly as wide as the top. Practice the **y** singly to a count of 1-2, 3 until form is established. Say the 1-2 quickly and prolong the 3 slightly.

No. 19. Join the **y** in groups of three to a count of 1-2, 3-4, 5-6 for training in movement and to continue practice in forming **y** correctly. Speed while learning, 60 letters in a minute.

Nos. 20, 21 and 22. Several lines of each of these words should be written for continued practice of the **y** and **g** as well as the other letters involved. Words should first be practiced with considerable care as to letter formation, spacing and proportion, after which the speed should be gradually increased.

No. 23. See instructions for No. 1.

No. 24. Make the top of **z** exactly like the initial stroke in **m**, retrace the point at the base line just a little and loop below the line. Count 1, 2 for each **z**. Halt slightly on the count of 1 as indicated by the comma in order to preserve the point.

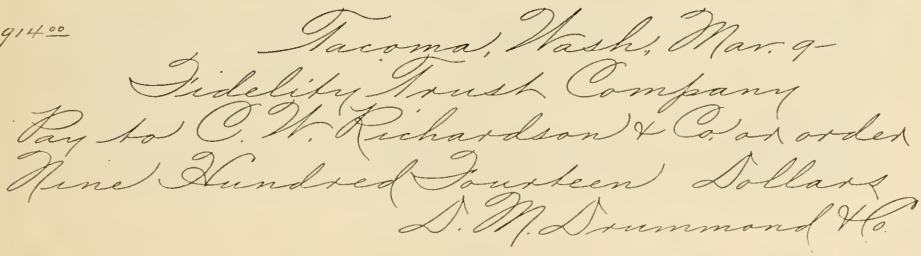
No. 25. Make the **z** in groups of three to a count of 1-2-3-4-5-6. This makes a good movement exercise in addition to serving to provide practice in making the **z**. Do not try to write rapidly until good form is pretty well established.

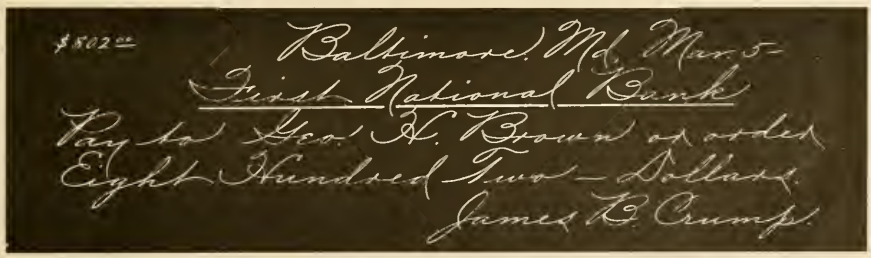
Nos. 26 and 27. Study the joinings and spacings in these words. Write several lines of each word.

Supplementary Business Writing

By F. B. COURTNEY

Comment Prepared in the Office of The Business Educator





We hope that all students realize what it will be worth to them to be able to write commercial forms in a free, rapid and legible hand like the above. If they do they will make sure to thoroughly master each lesson before the next appears.

ORNAMENTAL WRITING

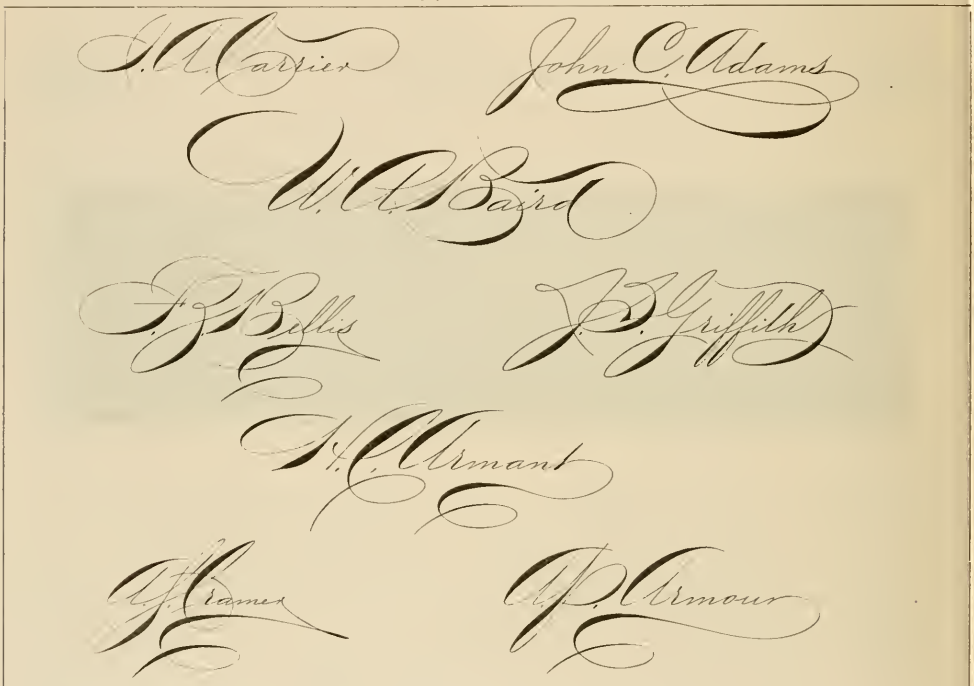
By RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

Send Mr. Guillard two pages of your practice work with 25 cents and he will criticise and return your work

Most of the signatures in this plate are simple but at the same time not easy; for my experience has been that simple combinations are sometimes the most difficult.

In making name combinations the card writer should aim to keep the capitals as close together as possible.

After having practiced on these combinations try your hand on some names familiar to you. Card writing is one of the most fascinating branches of penmanship; it is, at the same time, very discouraging if one doesn't apply himself properly. When writing on cards, care should be taken to get the name well centered and to get it on a straight line. To make it appear as though it were written in the middle of the card the line on which the writing rests should be in reality slightly beneath the center.



Signatures by Mr. F. B. Courtney

More beautiful signatures from Courtney, that masterful penman. If you really like ornamental penmanship the hours spent on practice will be the most delightful of your school life. And when you can write this style well you will find a demand for it. There is a splendid opportunity today to develop a national reputation as an ornamental writer and build up a very profitable and pleasant business.

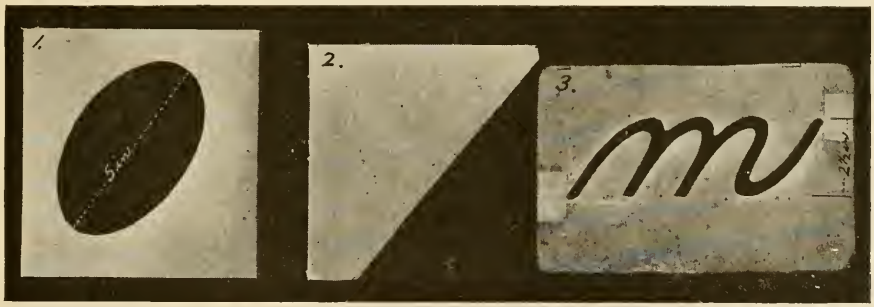
Department of
PUBLIC SCHOOL WRITING

Frank H. Arnold, Supervisor of Penmanship, Spokane, Wash.

THE STENCIL

Several of the primary teachers of this city (Spokane) have been using the stencil in their writing classes for a number of years. We have used the stencil long enough, therefore, to form fair opinions relative to its worth. Judging from years of observation, I can say without hesitation that the stencil is worth its weight in gold to the primary teacher. In this month's article I shall attempt to explain the three stencils illustrated on this page.

First, I shall say that the three stencils were made out of rather heavy cardboard. The outlines of the small letter "m" and oval were first made with a pencil. The stenciled forms were then cut out with a razor. All our blackboards in grades one and two are ruled. The lines are permanently painted on the board and are two and one-half inches apart. The stencil form exactly fits these lines. For instance, the "m" in the stencil is exactly two and one-half inches high.



The oval stencil (see illustration 1) is easy to make. After outlining with a pencil the oval on the cardboard, it is a simple matter to cut out the oval hole. The child in using the oval stencil merely causes his chalk to run around the inside oval edge of the cardboard. Some teachers use the cardboard oval that is cut out when the oval hole is made. However, most teachers find that the stencil with the oval hole is the better one.

I now wish to go into detail in discussing these stencils and their use. Let's take the oval stencil (Illustration 1) as a starting point. The child can use this stencil in many ways. For a number of days he can use the stencil merely to get the idea of the oval. He can hold the stencil against the board with his left hand while he makes the oval within the stenciled cardboard. He can become fairly rapid in work of this kind. After a few days of this kind of work, the pupil will need the stencil only for getting his pattern. When he gets his pattern he can rapidly trace the outlined form. When he can trace the oval pattern well (and trace rapidly, mind you) he is ready to put his oval stencil aside while he uses his guide line stencil (see illustration 2). By the aid of the guide line stencil he can develop an oval of his own. The child takes this stencil and draws a slanting line five inches high. Around this guide line he develops an oval. By its help he gets ovals instead of circles. In other words, he gets the correct slant.

Supervisors and primary teachers, have you not often seen the little child use the "over" stroke in the beginning of the small letter "i" when he should have used the "under" stroke? Of course you have. The oval stencil will solve this difficulty. **The oval part of the oval stencil, mind you, is five inches high.** Place the oval stencil on the board, and from the bottom of the right hand side draw a curved stroke up to the middle line on the blackboard. The curved line will be two and one-half inches high. (By the way, the child can do this about as well as you can.) Don't you see that the little tot has the beginning stroke of the small "i" when he has made this upward curve? He can easily complete small "i" after he has got his pattern for the first stroke.

The "m" stencil (see illustration 3) is used to get a pattern of the letter. The child puts it aside as soon as he gets his pattern. Getting the pattern by the use of the "m" stencil is a rather slow process. The act is really little more than a drawing process. But the child must trace his pattern rapidly. The little child can soon learn to trace almost as rapidly as you can.

The three stencils should be used in this order: First, the oval stencil; second, the guide line (or slant line) stencil; and third, the "m" stencil.

Note, please, that the "m" stencil is two an done-half inches high, and that the oval stencil is five inches high. I am not considering, of course, the height of the cardboard. I am referring wholly to the stenciled forms.

In Spokane we do not teach the "m" as a two-spaced letter at the board. Some prefer to teach the larger form and later reduce it. Some think it is easier to proceed in this way. We have not found it so. From the beginning our children make all the minimum small letters just two and one-half inches high.

The great trouble about the use of the stencil is this: The teacher must make them herself. So far as I know, they cannot be purchased. Some of our first grade teachers have stenciled every letter and every word found on the first sixteen pages of the Zaner Compendium No. 1. Some second grade teachers have stenciled all the capital letters. I have seen second grade pupils able to make capital letters at the board as well as eighth grade children do. The stencil gave them that ability. The stencil is too big a subject to discuss fully in one article. I shall take the matter up again in my February article.

Are Your Pupils Working for Penmanship Certificates?

Beacon Lights of Penmanship

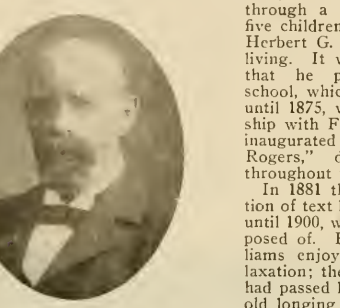
Some Notes on "A Century of Penmanship in America"

By HORACE G. HEALEY, A. M.
120 Eat 184th St., New Yok City

LOUIS LAFAYETTE WILLIAMS

Born July 14, 1841; died May 13, 1919

To the present generation of commercial teachers, the name at the head of this column will not convey the significance that it will to those long engaged in the field; for "L. L. Williams," as he was called, was for more than forty years esteemed not only as an intellectual leader, but as school principal and author. It will assist one to a certain extent in obtaining a true perspective of his influence and useful-



ness in the educational world, to take a brief glance at conditions prevailing in that department of education which we term "the commercial field," at the time of his entrance upon the stage of action. The Bryant & Stratton chain of schools was at that period—1862-1866—enjoying its highest degree of prosperity. Prior to the organization of that great system of business schools, all efforts in training students for business careers were of a more or less individualistic type. The Bryant & Stratton organization, having behind it men thoroughly equipped, not only in scholarship but in executive ability, at once insisted upon a standardization, (more or less flexible to meet local needs), of instruction and courses of study. Such men as Dr. J. C. Bryant, E. G. Folsom and S. S. Packard, were busily engaged in outlining courses of instruction in all commercial subjects, as well as in preparing text-books to be placed in the hands of students. Text-books that had previously existed were designed more for purposes of self-instruction or for the particular use of the author; they were not, as a rule, definitely prepared for group instruction. It was under such conditions that the young Williams found himself as a student in the Buffalo Branch during the year of 1861-62. Following the usual custom of the students of the period he "majored in penmanship," and upon the completion of his course was immediately engaged as instructor in that subject at the seminary of Dansville.

His record while at the Bryant & Stratton School attracted the attention of the principal, and the following year he was asked to return to that school and was engaged as an instructor. Two years later, in 1866, he was sent to Rochester to establish a "branch school," and here he was destined to pursue his life career, first as principal, then as owner of the school, and finally as author and publisher. In 1868 he married Miss Sarah Caroline Gilman, wh owas to be his companion through a long life. To this union five children were born, of whom two, Herbert G. and Theodore D., are still living. It was during this same year that he purchased the Rochester school, which he conducted personally until 1875, when he formed a partnership with F. E. Rogers; and thus was inaugurated the title "Williams & Rogers," destined to be familiar throughout the entire profession.

In 1881 the firm began the publication of text books. This was continued until 1900, when their business was disposed of. For twelve years Mr. Williams enjoyed complete rest and relaxation; then, despite the fact that he had passed his seventieth birthday, the old longing for the class-room life led him to organize a small school in his home city. He was spared a few years in which to gratify his desire to help the young; but, on May 13, 1919, after many months of inactivity due to the infirmities of age he was called to his final rest, respected and loved by everyone who had in any way come in contact with him or who knew of his work.

Career as Author

In the writer's scrap-book is a letter written by Mr. Williams and addressed to D. T. Ames, then editor and publisher of the "Penman's Art Journal."

"Rochester, N. Y., Oct. 14, 1881.
"Dear Mr. Ames:

Have the goodness to write on the enclosed card the address of the best photo-engraving company, and oblige,

Cordially yours, L. L. Williams."

The following year witnessed the appearance of the first publication of a bookkeeping text which, so far as the writer has knowledge, was one of the first, if not the first, in which the art of photo-engraving was utilized. A copy of this book at hand is eight by eleven inches; with board covers, eight of the pages are photo-engraved reproductions of offhand penmanship.

Career as a Penman

As a penman, Mr. Williams was at his best in 1885. None of his later contemporaries ever thought of him as having been for many years a professional penman. His ornamental work was beautiful, and ranked with that of the best. His business hand-writing was marked by strength and fluency. By those who knew him best he was considered a most competent critic.

Supporter of Professional Journalism

An early letter from him accompanying a long list of subscriptions to the "Penman's Art Journal" states:

"I was gratified that we were able to send you so large a club of subscribers to your excellent paper. I think you may safely look for others in the future."

As a citizen esteemed by all, a leader in church and local business organizations, the limited space permits very brief mention.

The following paragraph concerning him written by his son Herbert is a true characterization of this phase of his life:

"I think of father most often as the ideal type of the 'old-fashioned Christian gentleman," in the fullest sense of those last two words. A man who thoroughly believed and trusted in his fellowman, who could not conceive it possible that any one would do aught to his hurt or injury, a sublime faith in human nature at its best, and at its worse with naught of harm to him; a man who could always find a saving clause when it came to criticism of another and was chary of all gossip and innuendo; a man with a clean mind and heart, so much so in fact that the unclean, noisome things of life could not possibly find an echo or resting place within his being; a man who was the personification of loyalty to friends and who inspired in return such strong friendships as endure through stress and storm; a man who as the head of his household, husband and father, was never known to use a harsh word, to enact a hasty judgment, to lose control of temper, to fail to love and cherish his wife and children by every thought and word and act.

"How true it is, even with our own, that the mortal mind seems incapable of fully appreciating the fine and sterling qualities of those about us, except in retrospect. It comes to me with startling force today as I have dwelt on these bitter sweet memories of one who lived his life so close to me, and yet in a certain sense of greatness of his manhood looms up before me more and more as the years roll by."

In personal appearance Mr. Williams greatly resembled the late Whitelaw Reid, former editor of the New York Tribune, and Ambassador to Great Britain. The writer remembers Mr. Williams as a somewhat reserved, yet cordial and kindly-spirited man. His presence at a convention was always a prime attraction. To the younger members of the teaching profession a word of encouragement and inspiration was always forthcoming. He could have won distinction in almost any line of endeavor. To give a slight glimpse into the inner recesses of his soul life, the reproduction of a letter written to his son, while a student at Yale College, on the occasion of his twenty-first birthday, will answer the purpose better than anything that could be penned by other hands:

(Continued on page 17)

A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

THE GREATEST SALESMAN IN THE WORLD

The Pennsylvania Mountains are rough and rugged, and the boy driving the stag coach from the little mountain town of Loretto down to Braddock was mud bespattered, and very tired indeed of his job when he came in that spring morning, and said to the keeper of the grocery store, "I'm fed up with this stage coach business. What's the matter with you giving me a job?" The grocer thought there wasn't anything if the young fellow, sixteen then, cared to take a job at three dollars a week. He worked there a couple of years and was a good salesman, for everybody liked Charley as they soon learned to call him.

When they call you by your first name they generally like you, but six dollars a week was the pay limit, and one day Capt. Bill Jones, the boss of the big Carnegie Iron Works was sitting by the stove in the grocery store industriously chewing tobacco, and the boy said, "Mr. Jones, can't you give me a job in the iron works?" "Can you drive stakes?" said Capt. Bill. "I can drive anything," said the boy, and the next day he went to work in the Carnegie Bros. Iron Works at a dollar a day. He was eighteen then. This Pennsylvania Dutch-Irish-Scotch boy, for his father was Pennsylvania Dutch, and his mother Scotch-Irish, never said a truer word than "I can drive anything," for at twenty he was foreman of a shop in the Carnegie Iron Works. At twenty-four, six years after he began driving stakes he was driving seven thousand men to turn out more steel than any other seven thousand men in the world, and Andrew Carnegie the Steel King made him director of the great firm of Andrew Carnegie.

By the way, Andrew Carnegie was the greatest genius of business that America ever had; for he knew enough to realize that if one man takes the weight of all the world on his shoulders, and tries to do it all, he will break down a long while before the three score years and ten to which every man is entitled. Carnegie was a general who laid out a plan of battle. He found officers who could carry out his wishes, and he gave them full swing, and didn't meddle with them. At thirty-five this young man was manager of the great Carnegie Steel Works, and the greatest salesman in the world.

This youngster was born at Williamsburg, a small town of Pennsylvania, but his Dutch father and Scotch-Irish mother moved with the family to Loretto, and in this little mountain town there was a college conducted by the Franciscan Brothers. I suppose it was really not much more than a high school then, and here the young, big framed, husky boy went to school until he was sixteen or there abouts. He was good in mathematics, and studied engineering, but he didn't get a job, and as there was nothing else to do he drove the stage coach from the little mountain hamlet, and carried the mail, and occasionally a stray passenger to the town of Braddock, five miles away, and after he got the job with the store keeper the family came to Braddock, too.

Now, it wasn't long before this young fellow came into the notice of that canny Scot, Andrew Carnegie, always on the lookout for generals to serve under him in his tremendous steel operations. Already the young fellow had fallen in love, and at twenty-one he married a nice girl of about his own age. She rejoiced in the unusual name of Euronia Dinkley, and she was an unusual girl from a good family who knew how to work. The young couple went to housekeeping in a Braddock tenement of two or three rooms, and the biggest part of their room was given over to a laboratory where they both studied steel, for they were absorbed in the tremendous drama that was being unfolded in this country when steel was first beginning to be used for rails, for bridges, and for building.

Out of this business grew the firm of Andrew Carnegie & Co. Whenever Carnegie got a young man that was so superior to all others that somebody was sure to want him Andy made him a partner, and there came to be about thirty. They got together once a month, had a dinner, told each other what they had done, and what they meant to do.

But, by anad by came the great trusts; company combinations in which all the business was under one management and of course, steel could not keep out. Carnegie said he would sell, and a great corporation was formed to buy out Carnegie; his iron mines, his coke furnaces, his coal mines, and his gigantic steel works, and J. P. Morgan, great Wall Street banker, was the head of the combine. But when they saw it was going to take three or four hundred million dollars they got cold feet, and it looked as if the plan would fall through. Then, Carnegit sent his young lieutenant; this boy—now about thirty-five years old, happily married, knowing all about steel, and of most magnetic personality — to New York where he met the giants of business, Morgan, Rockefeller, Harriman, Schif, and the restand sold them the Carnegie interests for a half a billion, and when Morgan asked Carnegie who was the best man in the world to manage the corporation, Carnegie snapped out just one word—Schwab, for that was the name of the boy I have been telling you about, Charles Michael Schwab.

(Continued in February issue)

LOUIS LAFAYETTE WILLIAMS

(Continued from page 16)

Rochester, N. Y., June 2, 1899.

Dear Son Herbert:

When you receive this you will have attained your majority—the time when boys are conventionally supposed to take on the responsibilities of manhood. In other words, you have, technically at least, ceased to be **our boy** and have become **your own man.**

There is something inexpressibly sad to us in the thought; and if we did not realize that **our boy** is passing into good hands as he becomes **your man,** we should find it difficult to be reconciled to the change.

You have been an ideal son. If the old saying proves true in your case, that "the boy is father to the man," you are certain to become just the kind of man we wish you to be. We love you not alone because you are our son, but because you have by every consideration of filial devotion and regard proved yourself worthy of it.

We are glad that your school work is not yet completed, as we should regret to have your twenty-first birthday marked by the close of our efforts for your welfare. Indeed, it would not be so marked, because our interest in your welfare will continue so long as our lives shall last.

We know, however, that when your school-life ends you will find that the real work of life must be taken up—that you will be inclined, and also find it wise and necessary to depend on us less and to rely on yourself more; this is natural and inevitable. But, dear son, we want you to feel always that the promotion of your welfare and that of your brother, will be our highest pleasure. We wish you to come to us for counsel, encouragement and assistance whenever any of these are needed, with the fullest assurance that you will receive the best we have to give.

We have endeavored to give you advantages which will tend to render you strong for the warfare of life, and we are perfectly sure that you have fully improved those advantages. The education you have received, and the example we have tried to set you, will do much for you, but your regard for principle, your character for integrity, and your demonstrated disposition to make the best use of your time and opportunities, are the best possible guaranties for the future.

We enjoyed you as a child, you were a constant source of pride and satisfaction as a boy, and we look forward to your career as a man with entire confidence. You have not disappointed us in the past, and we are sure you will not in the future. We do not say these things to please you, but because we believe that, as you pass this important milestone, you are entitled to know our real estimate of you.

Assuring you again of our deep and abiding love for you, and our regard for your pleasure and welfare, we are

Your loving father and mother.

MENTAL MEANDERINGS

By CARL MARSHALL

Route 1, Box 32, Tujunga, California

An Afternoon Ramble on the Mattole

The Etter ranch that for five beautiful months has been my home, ranges for some two miles, along the eastern slopes of Bear Creek, a tumultous little stream that comes down from distant Horse Mountain, and drops into the Mattole a mile or so below the ranch. This Bear Creek is the finest and least known trout stream in these mountains, but that will make a story for next May when the speckled and orange-banded "rainbows" will again be flashing in the sunlight above the pools at the foot of the waterfalls. The present tale has to do with other things. It is a golden Saturday afternoon in early autumn. My inner man has just been gladdened with a typical Mattole luncheon comprising lentil porridge, (the same intriguing dish for which Esau gave up his birthright, and small blame to him!), a ragout of young goat's flesh, Swiss chard greens, with strawberry preserves and flaky Gravenstien apple pie and a generous slice of goat's cheese for dessert. (Yes, thank you, I am growing a trifle more stout!) Equipped with field glass, camera and hand magnifier, I am following the curves of a well graded farm road that winds up the ridge among the tall firs, to an airy spot called "Grasshopper," which the Etters have capped with one of their wonderful orchards. The way lies through a forest of lofty firs, madrones and tanoaks, through whose dense over-hanging canopy comes only an occasional flake of mellow sunshine or a f ragmentary glimpse of the Yale-blue sky. Suddenly the cathedral stillness is broken by a clear stacatto call that is growing rare even in these secluded hills. It is the cry of the great pileated woodpecker, larger than a pigeon and commonly called "black woodcock," one of the shyest of American birds. He has not seen or heard me, else he would not be advertising his whereabouts so blatantly, so I resolve to stalk him. Having taken the precaution to wear my tennis "sneakers" instead of my usual mountain-climbing brogans, I am enabled to slip noiselessly over the forest carpet of fir needles, only watchnig my step to avoid stepping on some brittle fallen branch, or into some pocket of dry oak leaves. There is real fun in "playing Injun" in this fashion. Again, and nearer, comes the long clear six-note call, and a second later I spy my bird silhoutted fifty feet up the trunk of a big fir right in front of me. My Lemaire binocular brings him so close that I can see his eyes, and almost the feathers of his silky black and white coat and brilliant cardinal crest. Again he gives out his far-reaching cry, opening his bill widely and nodding his head vigorously with each note. I hope he may decide to drill for a worm, in order that I may see his noisy "riveter" in action, but he disappoints me and a moment later, possibly sensing my presence, he flashes away like a black and white meteor, into the deeper forest.

Hardly have I regained the road, when there comes from the depths of a big madrone, a throaty cough, "chuck-koo, chuck-koo, chuck-koo, koo, koo." It is the most beautiful of all our forest creatures, the great California tree-squirrel. Under dire penalties, the law very properly protects him from the gunners, and he seems aware of it, for he neither hides nor runs away at my approach, but sits up saucily on a big limb, arching rakishly his long fluffy gray plume, as he peels off the rind of a freshly gathered peppernut. These Pacific grey squirrels are nearly twice the size of our eastern species, and a finer animal in every way. Fortunately, they are rather poor eating, and their fur, beautiful as it is, has no value commercially, so they are likely to be with us for some time yet.

A little further on, where the forest begins to dwindle into chapparal, I become aware of a rustling among the fallen manzanita leaves, and a sort of whispered whistling, which I recognize as a conversation among a band of beautiful plumed partridges, or "mountain quail." This delightful bird is larger as well as shyer and less common than his cousin, the helmeted, or valley quail, and his chestnut and white markings, and his long silken brown plumes, make him one of the loveliest of our birds. Shy and retiring as he is, he nevertheless has a large bump of curiosity, and usualy allows the intruder to approach rather closely, before he steps daintily away. He swings his head as he walks, like a hen, and never makes his get-away by flying or running as does the valley quail, and he is therefore easy game for the pot-hunter. They have been little disturbed by this marauder up in these retired hills, however, and are therefore rather "uncommonly common."

Upon the peak of the ridge, I come out upon the Etter orchard, mostly set to brilliant jonathans and spitzenbergs, with just enough of the creamy golden Hyde kings to vary the color scheme. There is something prettily incongruous in this laden orchard hidden away in the forest miles from where anybody lives. As I squeeze through the wire fence, I notice that the latter is plentifully bedecked with shreds of white rags, and I had already been told that this is an effective precaution to prevent the deer from leaping the fence and helping themselves to the fruit, or, in the winter season, ruining the trees with their browsing. In sharp contrast to the forest from which I have just emerged, the orchard is flooded with golden sunshine, and the plenteous windfalls under the trees are being forrayed upon by myriads of yellow-jackets and big vicious looking bald hornets, as well as by clouds of a very large and beautiful butterfly that I have as yet been unable to identify. The "jackets" and the hornets do not molest me, however, even though I tread boldly right among them. Albert Etter tells me that all these stingers die off in the fall, and it is only at the approach of their demise that they attack the decaying fruit so ravenously. Appraently they prefer to end their lives with one glorious spree, as recommended by Omar Khyam.

Leaving the archard, I plunge down the mountain through a trailess forest, floored with an undergrowth of chapparel, that requires some woodcraft to get through. There are deep gulches to negotiate, and the way is often barred by the trunks of big fir windfalls four or five feet in diameter and hundreds of fet long. While trailing one of these, I suddenly come face to face with a decidedly undesirable fellow-traveler. This is nothing less than one of those great black and white skunks, who shows signs of standing his ground, or his tree rather, doubtless having a well-placed confidence in his peculiar method of warfare, and perhaps observing, as well, that I am unprovided with a gun. Finally, though he grudgingly yields me the log, and clambers down to the ground and I pass on, taking my chances on an ambush as I go by.

Deeper and darker grows the forest and a twilight gloom gathers about me as the sun sinks into the ruddy seamists above Horse Mountain. Still, I am sure enough of my way to stop occasionally for handfulls of the luscious huckleberries that fairly weigh down the bushes I encounter. Also, I stop to investigate a new and striking mushroom that may lurk in the damp shadow of some age-old fallen log. Mushrooms and other fungi are in bewildering variety in these secluded woods, and some of them are of incredible size and gaudiness of coloring. One glorious specimen that I found was eighteen inches in height and with a white and maroon cap more than a foot in diameter. These wooded dells would be a fat field for some enthusiastic cryptogamist.

O, ye dwellers among the din and turmoil of cities! Mayhap you may indulge wonder (and pity too, for aught I know) that I who gave a quarter of a century of busy years to the centers of urban culture, should now retire to these mountain haunts and to life among the simple people that inhabit them. Seldom though, is there any note of commiseration in the letters that come to me from old time friends who still work and worry among the skyscrapers and electric signs. There is a felicitation akin to envy in most of these letters, that seems to show that most of us would get back to Nature if we conveniently could. It is an instinct as old as the race, I rather think.

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Professor of Economics, American University; Lecturer on Advanced Accounting, University of Maryland
Public Accounting Offices in Washington and Chicago

PARTNERSHIP

The legal aspects of the form of business organization known as the partnership, and which has been defined in the American Uniform Partnership Act as "an association of two or more persons to carry on as co-owners a business for profit" have already been treated in the columns of the Business Educator and should be thoroughly understood by the accountant.

The accounting problems which are peculiar to the partnership may be divided into three general groups. The first of these, dealing with the problems of organization, is the subject of this article. The second and third groups, covering the problems arising out of partnership operation and dissolution, will be discussed in subsequent issues.

A partnership may be formed by the association of two or more individuals for the purpose of establishing and conducting an entirely new enterprise. To open the books of the partnership under such conditions, it is only necessary to charge the accounts representing the cash or other assets which may be invested by the several partners, and credit their respective capital accounts for the amounts invested. If one of the partners invests property other than cash, such property should be credited to him at its actual cash value.

Where a partnership is formed to continue a business which has been established and conducted by one or more of the individuals forming the new partnership, the problem may present certain difficulties which may lead to later misunderstanding and possible law suits. In such cases it is common that the investment which is made by one or more of the partners consists of a going business while that of the other partner, or partners, is made in cash. It is necessary to determine whether the cash which is contributed by the incoming partners is to be added to the other assets and become a part of a common fund, or whether the cash payment is made to purchase an interest in the business from the original owners, and does not become a part of the common fund. It is important that the partnership agreement shall express the intention of the partners, because it is the agreement which covers the treatment of the transaction on the books. If the agreement provides that the cash which is contributed "shall be invested in the business," it is clear that it is to become a part of the common fund; on the other hand, if the agreement provides that the cash contributed shall constitute a "purchase of an interest in the business," the assumption is that it is to be paid to the former owners. Thus, if "A" has $5,000 invested in a business and sells to "B" a half interest for $5,000 and the $5,000 is to go into the common fund, the entry would be:

Cash	$5,000	
"B" Capital		$5,000

On the other hand, if in the above case, the $5,000 paid by "B" is to go to "A" in payment for a half interest in his business, the entry which would be made to record the transaction would be either

"A" Capital	$2,500	
"B" Capital		$2,500

or

Good Will	$5,000	
"B" Capital		$5,000

The fact that "B" is willing to pay to "A" $5,000 for a half interest in an established business is proof of the fact that he considers this business to be worth $10,000. The $5,000 paid to "A" in cash constitutes a profit on the sale of his business, for which he receives as payment the amount of cash stated and a half interest in the partnership. A further difficulty arises in those cases where the capital interest of the partners who pay cash is different from the amount of cash paid. For instance, if "A" has invested $10,000 in a business and admits "B" as an equal partner upon "B's" investing $5,000 cash in the business, the total capital of the partnership has been increased to $15,000, of which each partner is to have a half interest and it is necessary to record the adjustment of the capital accounts, as well as the cash investment. The following entry would be proper:

Cash	$5,000	
"A" Capital	2,500	
"B" Capital		$7,500

A purchase of an interest in a business must be distinguished from an interest in the profits. Thus, if "A" has invested $10,000 and "B" invests $5,000 for an interest in the profits only, the $5,000 so invested by "B" would be credited to the capital account of "A".

Where a partnership is formed to continue an established business it has been the general practice to continue the use of the old books of original entry, making thereon such entries as are necessary to record the change in ownership. It is, however, far more satisfactory to properly close the books of the old business to show the transfer of such business to the new firm, and then by a proper journal entry open new books of the new firm, showing the various assets taken over, liabilities assumed, and capital interest of the several partners.

It should be borne in mind that the admission of a new partner to an existing firm, or the withdrawal of a partner, constitutes a complete dissolution of the former partnership and the creation of a new partnership. Thus, where "A" and "B" are partners, having invested $10,000 and $5,000 respectively, sharing profits and losses on the basis of ⅔ to "A" and ⅓ to "B" and "C" is admitted to a one-third interest upon investing $9,000 in cash, the entries would be as follows:

Cash	$9,000	
"C" Capital		$9,000

To record the cash invested by "C".

Good Will	$3,000	
"A" Capital		$2,000
"B" Capital		1,000

To record the purchase of good will by the partnership.

It will be noted that the profit made by the old firm on the sale of the good will to the new firm is distributed among the former partners on their former profit and loss sharing ratio. However, in distributing the profits of the new firm, the old agreement is no longer in force and, in the absence of a further agreement, the division will be equal.

The following problem taken from an Illinois C. P. A. examination will illustrate some of the adjustments which may become necessary when a partnership is organized.

Problem

"John Jones, William Brown, and Alexander White are partners in a business, their respective interests in the profits of the business being five-tenths, four-tenths, and one-tenth. It is agreed between the partners that Mr. Jones's son be taken into the business as at January 1, 1916, on the understanding that White's interest in the business is to be increased to 12 per cent, which increased share is now considered to be applicable to the four previous years, while the shares of Mr. Jones and Mr. Brown are to be 40 per cent and 39 per cent, respectively, while Mr. Jones's son is to be given 9 per cent interest in the profits of the business, amounting to $50,000, be set upon the books. This amount is to be divided between Mr. Jones and Mr. Brown in proportion to their original interests in the profits. Mr. Jones is to transfer the sum of $6,000 to his son's credit, which will be in addition to the sum to be allowed him out of profits of previous years. The profits divided during the four years to December 31, 1915, were as follows: 1912, $41,030; 1913, $49,000; 1914, $52,000; 1915, $48,000; total $190,030.

The balances at credit of the Capital accounts at December 31, 1915, were John Jones, $230,310; William Brown, $185,112; Alexander White, $21,809.

Prepare a detailed statement showing the balances at credit of the various partners on January 1, 1916, after giving effect to the provisions of the new partnership agreement as above indicated. Ignore any questions of interest".

Solution

This problem requires the adjustment of the several partners' capital accounts upon the admission of a new partner. Before opening the books of the new partnership, and in order to give effect to the various provisions of the new agreement, it is necessary to prepare the following:

(Continued on page 23)

The Ways and Means of Speech

By CARL MARSHALL

THE USES AND ABUSES OF GRAMMAR

Richard Grant White probably went a bit too far when he declared that English is a "grammarless tongue." At the same time, the lambasting he gave to the "grammarians" of the Lindlay Murray school, and the withering ridicule he heaped upon them was, in my opinion, for the most part, well-deserved, though it did not seem to faze them noticeably, as most of the modern grammar books seem to contain about as much of the laboriously useless and nonsensical stuff, as is to be found in the pages of Lindlay Murray or Bullion or Goold Brown or any of the rest of the old timers.

The English language, thanks to the instinctive practical common sense of the British people, lost most of its grammar very early in its history, but this good luck did not come to its kindred tongue, the German, still less to the Latin and its derivatives, the French, the Spanish and the Italian. If any English speaking person would know what real grammar is like, let him essay to study any of these tongues, and he will soon have his curiosity satisfied. What is properly called grammar in any language, mainly consists of changes in the endings of words, called inflections. It is absolutely necessary to know the significance of these, before any ancient or modern language, with the sole exception of English, can be understood. That is why most foreigners learn our language so much more readily and accurately than we can learn theirs. In foreign tongues, there are definite inflections to show the person, number, gender and case of nouns and pronouns, and an endless number of others to show the mode, tense, voice, number and person of verbs. In English, these distinctions and "agreements" are either not made, or else they are effected by the use of prepositions, auxiliaris, or other simple and easily understood words, that are "thrown in" where needed.

The truth is, as every scholar knows, the thing we call English grammar was really "invented" only a century or so ago, and for the reason that it was thought that it might be a help to English lads in their hopeless struggle with the very real grammar of the Latin, Greek and other languages. There was at first no thought that this "make believe" grammar would be of any use in the acquirement of English itself. This fact was made plain in the preface to an earlier grammar written by Dr. Bullion. In his view, this hypothetical "grammar" was very useful to the users of our uninflected English, when they should come to study the inflected languages, but could be of little or no service to English students of their own tongue.

It came about, however, that the more unscholarly pedagogs especially in America, began a pedantic insistance upon the study of grammar for its own sake, and in elementary schools where there was no question of learning any foreign tongue. It was this wrenching of English grammar, so-called, from its original and rational purpose, that brought to our simple grandparents, the school-time grief of being obliged, under dire penalties, to "parse" and "decline" and "congugate" words without end and to their infinite perplexity. A flock of other "grammarians" followed in the wake of Lindlay Murray, and were soon in lively and even accrimonious disputes among themselves as to the proper grammatical disposal of various "puzzlers" in the way of words, especially, of various idioms that perversely refused to conform themselves to any of the grammatical schemes. It also came about that the more enthusiasaic grammatical hobby-riders among the schoolmasters, did not content themselves with requiring that their victims should master all the ramifications of Murray or Bullion, or Pineo, but insisted that they should be able to "parse" any word in works like Pollock's "Course of Time" or "Milton's "Paradise Lost". I recall that my humorous-minded old grandmother once remarked that when they started her on "Paradise Lost" she felt that the title of the poem was peculiarly appropriate in her case.

There is a certain type of schoolmaster, who seems to have an instinct, either natural or acquired, for splitting ideas or facts into parts and giving each part a name. To schoolmasters of this type, grammar always has been and perhaps always will be a most desirable thing to teach. There is nothing else, unless it might be botany or geography, that is so rich in terminology. H. G. Wells once vividly observed that certain schoolmasters teach grammar because they do not know how to teach language. But why do they not know how to teach language? I have often thought that it might be because they know too much grammar. Be that as it may, it is certainly true that the function of grammar, as the subject is presented in the average school textbook, in training people to use acceptable English has been greatly over valued. You will find people everywhere, many of them orators or writers of distinction, who have never in their lives studied formal grammar. In his delightful autobiography, Carl Schurtz, one of the most finished orators and publicists of his time, tells how, at the age of twenty-five, he acquired a knowledge of English by a persistent study of the best-American newspapers, beginning with the advertisements and working on up to the editorials. He simply learned what grammar there is in English by attentive observation, and never either owned or studied a grammar book. The best teachers do not even use a grammar to impart a knowledge of a foreign language nowadays. They use the conversational method and the learner acquired the grammar of the tongue, by a sort of absorption process, just as it is learned by children.

In the matter of language, some one has wisely said that people do not need so much to be instructed as reminded. The most ungrammatical of people nearly always know when their language is wrong grammatically, and are able to correct it, when the lapse is brought to their attention. People who read good books, and many of them, and who associate mainly with those who use good English, are seldom ungrammatical even though they could not quote a single rule of grammar to save their lives. It is carelessness, inattention, and the reactions of bad language habits, that cause people to be slovenly in their English, and not mere ignorance of, or lack of instruction in grammar.

Now, I know that much of the foregoing will come like a dash of ice water upon the sensibilities of many grammar enthusiasts, who have taught themselves to believe that the study of grammar is a sure cure-all for bad English. But a half century of expreience, both as a writer and a schoolmaster, has convinced me that the refined and complicated elaborations of grammar as they are wrought out so voluminously in our text-books, have little or no value in getting people to use good English. Mind you. I am far from under-rating the importance of the really essential matters of grammar. These require not only study but constant attention on the part of all of us. But all of these that are of importance, can be included in a book of fifty pages, and might be learned by an average eighth grade class in a school course of twenty periods. Many years ago, a common-sense educator of Michigan, a State Superintendent named Sill, had such a book printed, and it would have been much to the advantage of the cause of good English, if this little book or something like it could have been adopted in our schools throughout the country, instead of the cumbrous courses of alleged "grammar" that still afflict most of them.

In th enext paper I shall try to present an outline of what seem to me to be the really essential things of grammar as they apply to ordinary English.

Miss Mary E. Dague, recently with the New Haven Business and Secretarial School, is teaching commercial work in the Brattleboro, Vt., High School.

F. J. Myers, A. B., office 1134 Jefferson Street, Nashville, Tenn., has recently been appointed supervisor of penmanship and drawing in the Nashville Public Schools.

Penmanship Supervisors' Section

National Association of Penmanship Supervisors

H. C. Walker, Pres., St. Louis, Mo.
Sara K. Munn, Vice President, Rock Island, Ill.
E. G. Miller, Secy. and Treas., Pittsburgh, Pa.

Executive Committee
F. P. Duffy, Duluth, Minn.
Lena A. Shaw, Detroit, Mich.
C. A. Barnett, Cleveland, Ohio.
Tom Sawyier, Indianapolis, Ind.
Clara Redecker, Rock Island, Ill.

Next meeting of the Association will be held in St. Louis, April 23, 24, and 25, 1924.

ASSOCIATION NOTES

The meeting in April will mark the 10th anniversary of our Association's history. The National Association of Penmanship Supervisors held its first meeting in St. Louis on May 4, 5 and 6, 1914, and will meet here again on the 23, 24, and 25th of April, 1924.

While "National Association of Penmanship Supervisors" is the name of the Association, teachers of penmanship, as well as supervisors, are welcome to join. The advisability of changing the name to "National Association of Supervisors and Teachers of Penmanship" will be taken up at the next meeting.

The program of our next meeting will soon appear in this section. Among the prominent speakers will be Dr. Frank N. Freeman of the University of Chicago. His subject will be "Present Day Issues in Teaching Penmanship." Dr. Freeman has specialized for many years in research and survey work.

One of the numbers on the program of the April meeting will be "Which Method is Best for the Primary Grades, Muscular, Wholearm, or Finger Movement?" Strong speakers will be chosen to defend each of these methods. Come and hear this interesting discussion.

Mr. T. W. Emblem, president of our Association in 1915, has written that he expects to attend the April meeting. Mr. Emblem has been supervisor of writing in Elmira, N. Y., for many years. He is not only a successful supervisor, but also a skilled musician.

Recently the following paragraph appeared in one of the St. Louis daily papers: "Every child should be taught typewriting. The big companies should make strong machines, low in price, for school and home. Fifty years hence writing by hand will be as much out of date as Tutankahmen hieroglyphics." At present it would cost the St. Louis Public Schools $8,000,000 to supply each child with a typewriter—but the typewriter companies would not mind that.

Correlation of writing with other subjects is one of the most vital problems connected with penmanship instruction and supervision. This matter will be thoroughly discussed at the April meeting, and the visitors given an opportunity to witness in operation a plan that has been helpful in St. Louis in bringing the daily written work up to a higher standard.

Recently a principal wrote a note to the Superintendent. The writing was so poor that the note was handed to a number of persons to decipher. Finally, after spending considerable time on it, without success, one of the assistant superintendents said: "Give me that note and I will go over to a Chinese laundry and get every package in the shop."

The officers of our Association are making an effort to increase the membership. We should have two hundred members by April. The names of the members will be published in this section within the next few months. Send your name and the membership fee, $1 (check or money order) to Elmer G. Miller, care Board of Education, Fulton Bldg., Pittsburgh, Pa., and he will send you your membership card. Join the Association whether or not you can attend the meetings. If the membership is large enough the Association will publish a report, a copy of which each member will receive.

WHY NOT A GOOD PENMANSHIP WEEK?

(Continued from page 7)

one week than would be given it during the whole year without a penmanship week.

That penmanship is one of the vital school subjects is perfectly clear to each teacher in our schools, and to every one else who is willing to investigate the matter. We believe that on this there is no disagreement, and that no argument is needed here.

Would a Good Penmanship Week not appeal to every one interested in the subject? And who is not interested? Undoubtedly it would appeal to parents, for we do not believe there is one who would not be proud of his son's or daughter's accomplishment in this branch.

We submit the matter to all interested persons, and especially for the consideration of the National Association of Penmanship Supervisors, who will convene in St. Louis April 23, 24 and 25,, 1924. If the idea meets with the approval of that organization, their members may set the necessary wheels in motion to start the movement.

Ralph C. Smith of Stone Accounting & Secretarial School, New Haven, Conn., sent the B. E. a large list of subscriptions.

The Natural Resources Intelligence Service of the Department of the Interior at Ottawa, Canada, advises that they are prepared to supply free to teachers pamphlets, maps and other information on Canada which may be required in their work or in the preparation of special studies on Canadian subjects.

F. T. Weaver, the skillful penman, and secretary of Ohio Valley Business College, East Liverpool, Ohio, is getting his students busy on the lessons in The Business Educator. A good sized club has been received from him.

HELPS FOR TEACHERS

By Howard A. Roush, Director of Handwriting, Philadelphia, Pa.

(This bulletin was sent to all teachers in the Philadelphia schools.)

Handwriting—(Grades 1 to 8)

The following directions have been prepared for beginning and closing the handwriting lesson. The signals should be given in a quick, snappy manner.

Directions for Beginning the Handwriting Lesson

"Get ready for writing!"

Explanation: The puplis should place the handwriting material on their desks, slant the paper properly, and open the writing books to the lesson.

"Position!"

Explanation: The puplis should lean back in their seats with their feet flat on the floor, hips back, and hands in their laps. They should watch while the teacher writes the first copy on the board.

"One!"

Explanation: The puplis should bend their bodies forward from the hips, keeping their heads up and letting their arms drop against the sides of their bodies, arms and fingers relaxed.

"Two!"

Explanation: The puplis should raise their arms to a level position, forming right angles at the elbows, with the left hand slightly in advance of the right.

"Three!"

Explanation: The puplis should drop their arms on the desks.

"Four!"

Explanation: The puplis should pick up their pens or pencils and resume position "three."

"Ready!"

Explanation: The puplis should begin the motion while the teacher counts, using the dry pen or the unsharpened end of the pencil. The teacher should make necessary corrections in position or movement quickly before the actual writing begins.

"Write!"

Explanation: The puplis should dip their pens in the ink or reverse their pencils and write to the count.

Directions for Closing the Handwriting Lesson

The pupils should head their papers after the writing lesson is finished.

Grades 1-2

"Pencils down!"
"Pass material!"

Grades 3-8

"Clean pens!"
"Close inkwells!"

Explanation: The puplis should close their inkwells unless other written work follows.

"Blot papers!"

Explanation: The puplis should hold their blotters firmly with the fingers of the left hand and slide the fingers of the right hand gently across them from left to right.

"Pass material!"

PROBLEMS IN LEARNING TO WRITE

By ARTHUR G. SKEELES
Supervisor of Writing, Columbus, Ohio

I

EXAGGERATE—AND CONQUER

Some of the problems of the learning to write remind me of a "paradox" of the Greek philosophers.

It is said that Pythagoras used to puzzle his pupils with this problem: "Achilles and the tortoise are to run a race. Achilles can run twice as fast as the tortoise. If he gives the tortoise a hundred paces start, how far will the tortoise run before Achilles catches him?"

Pythagoras insisted that the answer was that Achilles would never catch up. He put it this way: "While Achilles ran the hundred paces the tortoise would run fifty, and while Achilles ran fifty the tortoise would run twenty-five, and still be ahead, and so on forever."

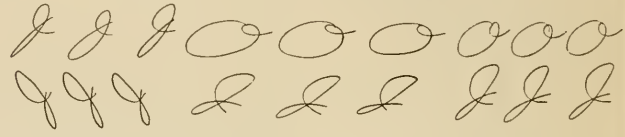
The penmanship students finds himself sometimes striving for correct forms, but never reaching them. His plight is somewhat like that of Achilles. Starting with a form which differs from the ideal, he aims at the perfect form, but succeeds in making a letter only one-half way between the form from which he started, and the ideal form. His next trial makes a still further improvement, but still his writing is not perfect.

Every teacher has noticed that pupils go on making the same mistakes page after page. If they start making a given letter with too much slant, that defect persists; if another letter is too narrow, it continues to be too narrow. Like Achilles, they can never catch up.

But if Pythagoras had had a modern American boy or girl in his class, the paradox would have been solved very quickly. The American would immediately have inquired, "Where will the tortoise be, Prof. Pythagoras, when Achilles has run two hundred and fifty paces?" The answer is, of course, that the tortoise would then be twenty-five paces behind Achilles, proving that "forever" is not the correct answer.

The same method can be used in learning to make the forms of the letters. Below we give two illustrations. Others might be given from every letter of the alphabet, and from words and sentences.

If the student finds himself making the O as in the first illustration (too narrow, and the finishing stroke too far to the left), he should strike to make it as shown in the second column.



The script illustrating Mr. Skeeles' article was prepared by Miss Lena Kuntz, who is a student in the Zanerian College, preparing as a teacher of penmanship.

Practice on this form calls into play the muscles that must be used to correct the difficulty. When the student is able to make forms that vary in both directions from the ideal, he can as a rule make the ideal form.

The second line of the illustration shows the J treated in the same way.

The first step in applying this device is to analyze your errors. Is a given letter too wide, too narrow, too slanting, too nearly perpendicular, too much curved, or too nearly straight? When you have located a difficulty, go to the opposite extreme.

O. J. PENROSE

A Richmond, Ind., newspaper recently published an article by Frederick Haskin, in which that person predicted the disappearance of the art of writing gracefully.

A few days later the same paper contained an article by O. J. Penrose, Supervisor of Penmanship in the Richmond Schools, answering Mr. Haskin by stating that in his experience persons who write well are in greater demand today that ever before. We quote the following from Mr. Penrose:

"One might as well say that arithmetic should not be taught in the schools because adding machines are used by business. I think there is more stir about good handwriting in the city schools than ever before.

Prospective employers often ask the applicant to make a notation in order to determine what their handwriting is like. In Chicago, a number of expert penmen are employed by insurance companies to write policies. These men are paid high salaries, because they possess ability. Others engross resolutions for societies.

Object to Old Style

That business men object to the old style vertical writing because it was easily imitated by forgers.

The shorthand machine, when it was put out ten years ago, caused people to believe that shorthand would be done away with, but it is still with us.

At least a dozen persons have spoken to me about the so-called let down in handwriting of pupils after they enter the high school.

Must Do More Work

I do not believe there is an actual 'let down' in their writing. But in the grade school the attention is directed to turning out good copy regardless of the time consumed. In the high school he must turn out more written work, and do it within a stated time. The result is that standards are not as high.

In our special classes we intend to bring up these standards, and when they have attained the required minimum we will take in others. Many of the pupils in the classes now want to devote more time to the work, while others are applying for admission.

I am receiving excellent cooperation from the grade school teachers of the city."

Mr. Penrose was born in Ohio, and received his training at a high school, normal school and business college. He taught in a number of public and normal schools in that state and was in Chamberlain Institute, New York state, and in Augustana College, Rock Island, Ill. For nine years he was in Elgin Academy, Northwestern University, and for three years at Couer d'Alene College, Idaho. Parker College, Iowa, claimed him for four years, and an additional period of time was spent at the Douglas Business College, McKeesport, Pa.

During the past summer, Mr. Penrose had a traveling position and was on the west coast. He came down from Alaska on a boat just ahead of that carrying the Harding party.

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.

Engravers
Designers
Illustrators

Columbus, Ohio

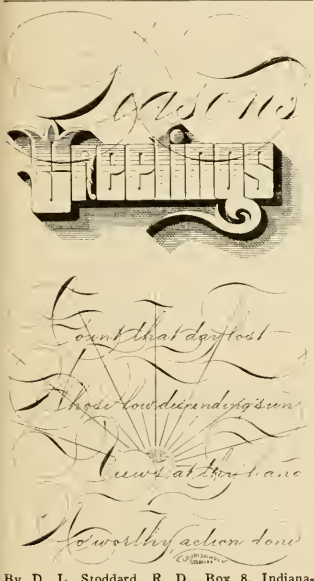
OBITUARY

Our sympathy goes out to C. E. Birch, Supervisor of Public School Penmanship and Commercial Work, Lawrence, Kansas, who we learn has lost another son due to the late war.

Young C. E. Birch, Jr., who was Secretary to Superintendent G. G. Derby of The Sante Fe Railway, died on November 6th. He had a severe attack of "flu" while drilling with the S. A. C. T. in 1918, and never fully recovered. The other son that Mr. and Mrs. Birch gave to our country was killed in the fight on the Meuse on Armistice Day.

Miss Helen Stryker is a new commercial teacher in the High School at Bloomsburg, Pa.

Miss Mildred Y. Heimbach of Allentown, Pa., is teaching this year in Linden Hall Seminary, Lititz, Pa.



By D. L. Stoddard, R. D., Box 8, Indianapolis, Ind.

Mary A. Caulfield, whose portrait appears above, is the first person to complete the Zanerian Teacher-Training Course, approved by the Ohio State Department of Education in 1923, and the first one to receive the Four Year Special Penmanship Certificate granted by the State to those who complete this course. This Certificate makes it unnecessary for her to take the regular examinations given to penmanship teachers.

While a teacher in the Clarksburg, W. Va., public schools, Miss Caulfield became interested in penmanship. In 1922 she came to the Zanerian to specialize as a supervisor, where she acquired very strong handwriting. While in Columbus she secured valuable experience teaching in a boy's academy and in visiting the schools in neighboring towns.

Miss Caulfield is now a special teacher of penmanship in the public schools of Cincinnati.

J. F. Sterner, Heald's Business College, Sacramento, Calif., sent our subscription department one hundred and thirty subscriptions. Mr. Sterner is a very good penman, and we look forward to some very fine results from his pupils.

Miss Reba Eisenbrey, for many years commercial teacher with Goldey Commercial College, Wilmington, Delaware, has recently accepted a similar position with King's Business College, Raleigh, N. C.

C. E. Brumaghim, who for many years was connected with the Gloversville, New York, Business College, and who is now with the Metropolitan Business College, Dallas, Texas, has an enthusiastic class of students in penmanship. Why should they not be enthusiastic with a skillful up-to-the-minute teacher like Mr. Brumaghim and The Business Educator?

Miss Elsie Reynolds is a new commercial teacher with the Grand Forks, N. D., High School.

L. E. Buthod, last year with the Lynchburg, Va., High School, is now teaching in the High School at San Antonio, Texas.

This cartoon of H. W. West, penman and teacher in the Rider College, Trenton, N. J., was made by one of his students, Remo Po Gervasoni.

Mr. West has been teaching in Rider College, where he received his commercial training, since 1903, with the exception of one year spent in war service. W. N. Currier, an old Zanerian, was his only penmanship teacher.

Gardening and growing prize winning flowers is his daylight hobby, which has grown into quite a business under the name of Brookville Blooms. After dark, he does engrossing and card writing.

He is president of The Trenton Dahlia Society, the largest society of its kind in the east, was adjutant and organizer of the largest American Legion Post in New Jersey, organizer of Rider College Orchestra, manager Rider College Athletic Association Drive, and is very fond of old Mercer automobiles. After wearing out a 1909 he is now frolciking about in a 1912, which he states has never been washed.

He is 40 years old, red headed, 6 ft. 1 in. tall, weighs 190, and the students call him Westy. When winter prevents swimming, canoeing and outdoor exercise, the "Y" gym. helps him retain his vim.

ACCOUNTANCY

(Continued from page 19)

Statement of Partners' Interests as at January 1, 1916

	Jones, Sr.	Brown	White	Jones, Jr.
Balance, Dec. 13, 1915	$230,310.00	$185,112,00	$21,809.00	
Good Will, Jan. 1, 1916	27,777.78	22,222.22		
	$258,087.78	$207,334.22	$21,809.00	
Profits distributed on 5/10, 4/10, and 1/10 basis	$ 95,015.00	$ 76,012.00	$19,003.00	
Profits adjusted on 40%, 39%, 12% and 9% basis	76,012.00	74,111.70	22,803.60	$17,102.70
Adjustment of Profits	$ 19,003.00	$ 1,900.30	*$3,800.60	$17,102.70
	$239,084.78	$205,433.92	$25,609.60	$17,102.70
Transferred to Jones, Jr.	6,000.00			6,000.00
Balance, Jan. 1, 1916	$233,084,78	$205,433.92	$25,609.60	$23,102.70

* Deficit.

An example of Dennis Text

ABCDEFGHIJKLMNO

PQRSTUVWXY.

Quill Work & Unretouched

Rapidly executed

Some very practical and attractive lettering by Howard E. Miles, Providence, R. I.

WANTED

An experienced Supervisor of Writing with Normal training or Degree to conduct a six weeks Teacher-Training Class in Handwriting in a large Summer School next summer. State qualifications briefly and salary expected. Address BOX 60, care Business Educator, Columbus, Ohio.

LEARN TO MAKE SHOW CARDS

by mail. Easy, simple, scientific method. Make $2.00 an hour in own business. Also courses in Business and Ornamental Penmanship. Name on one dozen cards, 35c.

601 Butts Bldg. The Butts Studio Wichita, Kan. Dept. E

Help On Hard Letters

Send me three or four lines of the capital or small letter you find most difficult, and I will show you how to practice so as to master it. No charge.

ARTHUR G. SKEELES
1359 Highland St. COLUMBUS, OHIO

THE AMERICAN PENMAN

"America's Handwriting Magazine

Devoted to Penmanship and Commercial Education

Contains Lessons in

Business Writing
Accounting
Ornamental Writing
Lettering
Engrossing
Articles on the Teaching and Supervision of Penmanship.

Yearly subscription price $1.25. Special club rates to schools and teachers. Sample copies sent on request.

THE AMERICAN PENMAN
30 Irving Place New York

S. E. LESLIE

3201 EUCLID AVE. CLEVELAND, OHIO

Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.

STOP! READ!

Young man, young lady, are you going to continue neglecting the most important qualification for advancement? You can become a good penman in your spare time at home if you will let Sturgeon show you how. Write for full particulars. Cards written for 30c per dozen. Your name written on a card free. Write today.

J. J. STURGEON, Penman
926 S. Third St. Louisville, Ky.

Carving and Gouging on Cards

Three beautiful specimens tinted with your name for 25c, postpaid.

J. L. HENSKEY
BOX 271 Columbus, Ohio

H. J. WALTER, Handwriting Expert

2-313 Fort St., Winnepeg, Canada

You will be delighted beyond measure with **YOUR NAME** executed in

Choice Illuminated Script suitable for framing, in Roundhand or Madarasz Script $1.00

State which style and whether full name or initials.

3 Dozen Name Cards including beautiful case $1.00

These make splendid Xmas Gifts. ORDER EARLY

HOW MUCH VALUE does a long, thin stem, six, eight, ten or twelve inches add to a penholder? **Absolutely none.** My four inch holder is a stronger, handier, better adjusted holder in every way than any long holder made. It costs more than others—**Worth it.** Prices on request.

R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

Ernest E. Jackson, the penman and card writer of Wilmington, Delaware, sent us some of his penmanship, which is very skillful. The hair-lines are fine and delicate, and the shades are unusually black. His work is very tasty in that it is not too elaborate nor too simple. It will pay you to secure some of his work.

ARTISTIC GEMS

A 32 page book in ornamental penmanship by Madarasz contains 82 ornate cards, 4 sets of capitals, 11 pages of script and 2 pages of flourishing, (Regular price $1.00) sent for 30 cents with your choice of the following 32 page books free.

Practical and Art Lettering	.30
Lessons in Engravers' Script	.30
75 lessons in Business Writing	.30
Lessons in Ornate Writing	.50
Madarasz Engraving Script	.30
All the above books sent for	**$1.00**

PREMIUM For the first 100 orders for the six books. I will send you as premium 2 writteo lettere, 2 sets of capitals and one page of card writing all by Madarasz. The 4 pages are worth $2.00. The six books and premiums are actually worth a ten dollar bill.

C. W. JONES
224 MAIN ST. BROCKTON, MASS.

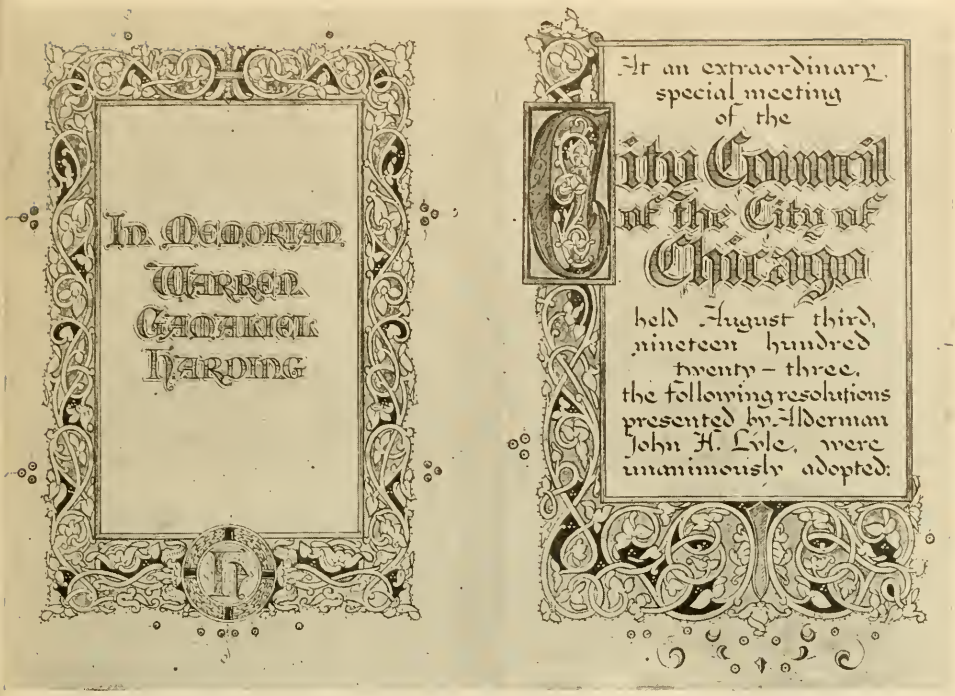
A COLLEGE EDUCATION AT HOME

You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.

ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.

More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for information.

THE PEOPLES COLLEGE
Kansas City, Missouri



This beautiful resolution was prepared by the Harris Engrossing Studio, Chicago. Two other pages will appear in the Business Educator later.

The Board of Directors of the Indiana Central Business College, Indianapolis, met recently and held their meeting on horseback out in the open country. Those present at this unique meeting were: J. T. Pickerill, W. L. Stump, Ora E. Butz, Fred W. Case, R. H. Puterbaugh and Charles C. Cring.

G. T. Wiswell, formerly of Schenectady, N. Y., is now with the New London, Conn., Business College.

Ernest E. Jackson, the skillful penman and card writer of Wilmington, Delaware, sent us some of his beautifully written cards and specimens showing that he is giving more than value received.

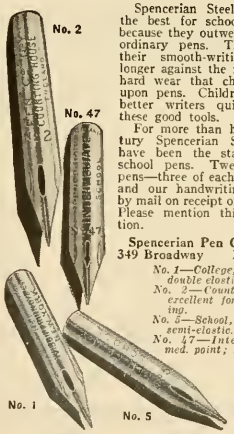
M. A. Albin, who handles penmanship and the commercial subjects in the Oregon Institute of Technology, Portland, Oregon, recently favored us with a catalog. It contains just such information as prospective students wish. It is well printed and nicely illustrated. This institution is operated by the Portland Y. M. C. A. and is known as a college in which high-grade work is done. Mr. Albin has been with that institution for many years and seems to be a permanent member of the faculty.

J. A. Elston, penman and card writer of 311 Elm Street, Youngstown, Ohio, sends us specimens of his penmanship regularly. Mr. Elston has been interested in penmanship for more than 30 years as a teacher, penman and card writer. He is a former student of F. W. Tamblyn, Canton, Mo., Commercial College, Gideon Bixler, Bixler Business College, Wooster, Ohio, and has received criticism from the office of the B. E. for a number of years.

C. B. Boland of Natchitoches, La., Director of Writing, State Normal School, sent us a very beautifully written Christmas and New Year's greeting. Mr. Boland is one of the most skillful penmen in the South.

Gay Barr, teacher of penmanship in Tobin College, Fort Dodge, Iowa, is a graduate from the school where she is now teaching, in the normal course, as well as in the penmanship and post graduate pen art courses. In 1918 she supplemented this training with a course in The Zanerian College, Columbus, Ohio. Her first teaching position was in the Boone, Iowa, High School. Later she supervised penmanship in Boone for one year, and last year taught in the penmanship and pen art department, Tobin College.

Spencerian
School Pens



Spencerian Steel Pens are the best for schoolroom use because they outwear any two ordinary pens. They retain their smooth-writing points longer against the misuse and hard wear that children put upon pens. Children become better writers quickly with these good tools.

For more than half a century Spencerian Steel Pens have been the standard for school pens. Twelve school pens—three of each number—and our handwriting booklet by mail on receipt of ten cents. Please mention this publication.

Spencerian Pen Company
349 Broadway New York

No. 1—College, fine point; double elastic.
No. 2—Counting House, excellent for bookkeeping.
No. 5—School, fine point; semi-elastic.
No. 47—Intermediate, med. point; stiff action

A view of the class room at the Zanerian College of Penmanship, Columbus, Ohio, where students are trained in the art of executing, teaching and supervising penmanship.

Notice the large number of framed specimens on the walls. Among them are specimens from many of the finest penmen and engrossers in the country.

There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" hand turned holders are adjusted specially for penmanship. 8½inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.

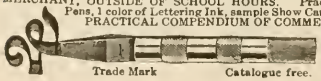
A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

Written Cards, 1 dozen and Case, . . 40 cents
3 dozen cards $1.00, case free
Also Courses in Penmanship.
E. E. JACKSON, 22 W. 30th Street, Wilmington, Del.

PRACTICAL PAYING PENWORK and HOME BUILDING
full of pen cuts, each 50c. F. W. Tamblyn says "I appreciate your books very much, and find much help in them." D. L. STODDARD, Route D Box 8, Indianapolis, Ind.

We have calls for Commercial Teachers — Also Teachers of Penmanship
OHIO VALLEY TEACHERS AGENCY
Mentor, Kentucky A. J. JOLLY, Manger 412 Sycamore St., Cincinnati, Ohio

A PROFITABLE VOCATION
Learo to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00
PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.—a complete instructor for the Marking and Shading Pen, prepaid, One Dollar.
THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. B. PONTIAC, MICH., U. S. A.



Trade Mark Catalogue free.

O. H. Little, San Antonio, Tex., has accepted a position as principal of the Southern Business College, Jackson, Miss., of which P. V. Dixon is president.

A. F. McIsaac, our pnemanship friend from Halifax, N. S., sends specimens of his work from time to time which are quite remarkable. Mr. Isaac is on the police force and works on penmanship as a pastime.

R. E. Drewry, who attended the Zanerian College years ago, and who is now teaching in the West Tennessee Business College, Jackson, Tenn., favored us with a good sized club of subscriptions from his students. Mr. Drewry swings a very skillful pen.

Harry L. Godfrey, Lockyear's Business College, Evansville, Ind., is getting his students interested in penmanship to a high degree, if we may judge from the large list of subscriptions just received. We are expecting some good writing from Evansville.

WANTED

Representative, by old established and leading business school in the State of Ohio. Must be a man of character and personality, unusual opportunity for the right man. Address all communications, with references. Box 541.

Care BUSINESS EDUCATOR
COLUMBUS, OHIO

FOR SALE

A first-class Prosperous Business School in a growing city of over 100,000. Situated in the lake states. A money maker with little competition.—Address Box 540, care Business Educator, Columbus, O.

Teachers Wanted

Penmanship or Commercial, Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.

Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

COPYRIGHT FOR SALE

Simplest English Shorthand highly spoken of by press and public. Revised mss. available with offer of every assistance. INDIA SERVICE BOARD, Delhi, India. Postage 6c.

FOR SALE

WELL equipped and popular business school for $1,000 less than inventory. Member N. A. of A. C. S. Immediate or future possession. Ideal for man and wife.

Address Box 64
Care Business Educator, Columbus, Ohio

WANTED

Man and wife competent to handle all commercial subjects (Gregg Shorthand, and 20th Century Bookkeeping) in an up-to-date business school in Florida. Prefer southerners. Give ages, experience, and all other information in first letter. Man to be excellent penman. Apply in own handwriting and send specimens. Address J. W. M., care Business Educator, Columbus, Ohio.

I PUBLISH THE BUSINESS MAGAZINE
THE BOOKKEEPER AND BUSINESS MAN
FOR YOU!
ISSUED MONTHLY AT $1.00 A YEAR
SUBSCRIBE TODAY AND START WITH FIRST NUMBER OF NEW SIZE AND STYLE
J. I. KINMAN, C. P. A.
SPOKANE, WASH.

"HOW TO SELL"

The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors; "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Sample copy free.

HOW TO SELL
Department B. E., 22 W. Monroe St., Chicago, Illinois

SCHOOL SOLICITOR

YOUNG MAN possessing special talent for promotion work wishes connection with school having capacity for at least one hundred additional students. Present connection ends by February owing to S. R. O. Address BOX 542, care Business Educator, Columbus, Ohio.

A Prophet

IS not without honor save in his own country, according to the Good Book, but in 1923 we placed nine teachers with the Providence Commercial High School. Isn't that significant? May we help you also? We are waiting for your letter.

The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

COMMERCIAL TEACHERS WANTED

Consult us if available for a position now or September, 1924. We maintain the largest teacher placement work in the United States under one management (under the personal direction of E. E. Olp, 28 E. Jackson Blvd., Chicago. FISK TEACHERS AGENCY, 28 E. Jackson Blvd., Chicago. Affiliated offices in principal cities. AMERICAN COLLEGE BUREAU, Chicago Temple, Chicago. Exclusively for college and university teachers. NATIONAL TEACHERS AGENCY, Southern Bldg., Washington. EDUCATION SERVICE, 1454 Ameterdam Ave., New York. THE CHICAGO OFFICE OF EDUCATION SERVICE, 19 S. LaSalle St., places well-trained men and women in commercial positions as well as teachers.

WE PLACE YOU IN THE BETTER POSITIONS

ROCKY MT. TEACHERS AGENCY
410 U.S. NAT. BANK BLDG. DENVER, COLO.
WM. RUFFER, PH. D. MANAGER

FREE REGISTRATION
UNEXCELLED SERVICE
Positions Kindergarten to University Presidents

BRANCH OFFICES:
Portland, Ore. N.W. Bank Bldg.
Minneapolis, Minn. Lumber Exchange
Los Angeles, Calif. Chamber of Commerce

POSITIONS FOR TEACHERS— BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Secretary,
CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

WHERE SOME OF OUR CANDIDATES ARE

These are few of the city schools who have accepted our commercial teachers during the past season:

New Orleans, La	Cleveland, Ohio	Chambersburg, Penna.
San Antonio, Tex.	Shreveport, La.	Chattanooga, Tenn.
Montgomery, Ala.	Muskogee, Okla.	Wilkes-Barre, Penna.
Fort Dodge, Iowa	La Junta, Col.	Fort Smith, Arkansas
Fairmont, W. Va.	Atlanta, Ga.	Hastings, Nebraska
Pensacola, Florida	Helena, Ark.	Little Rock, Arkansas

Second semester vacancies are already coming in. If you're available, let us help you

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

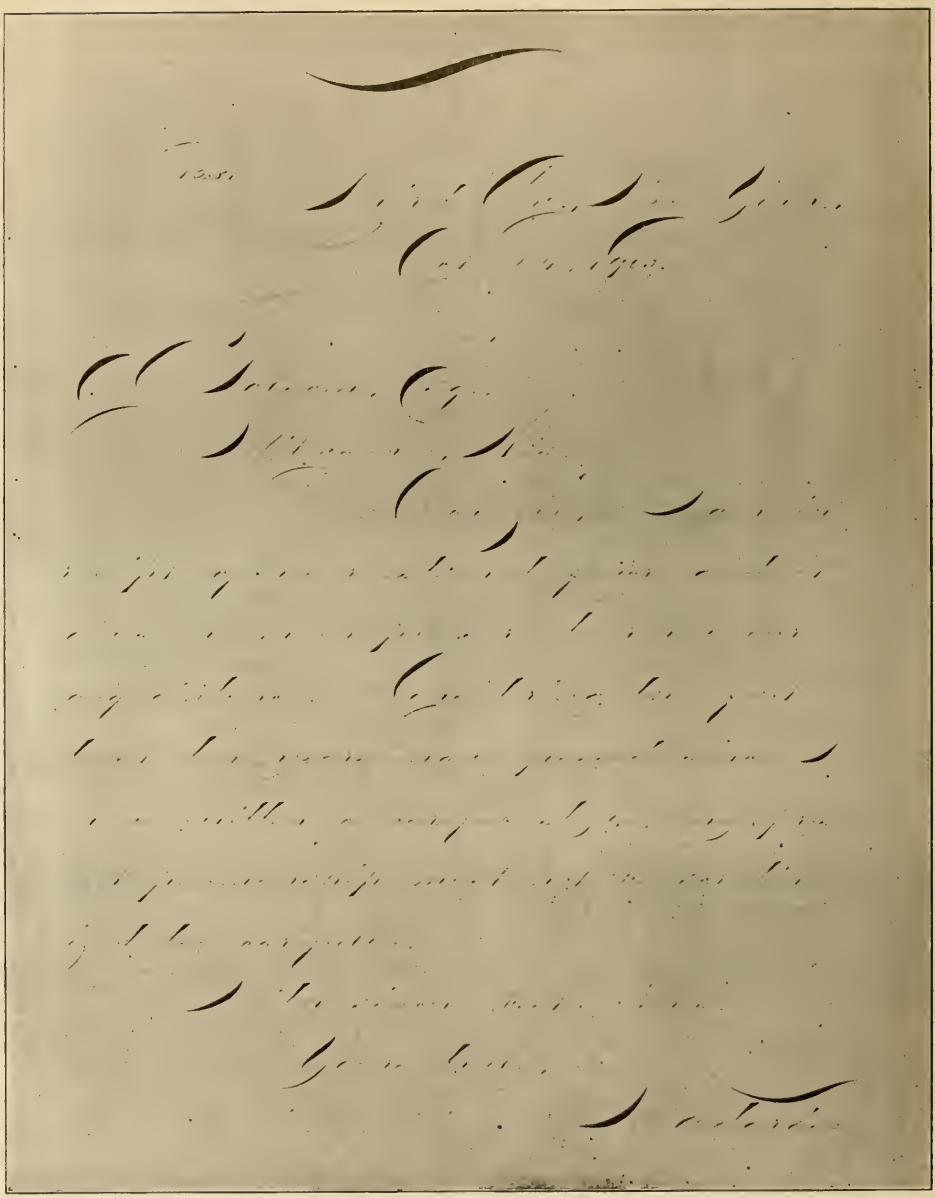
These Schools—

A BUREAU FOR SPECIALISTS
SPECIALISTS EDUCATIONAL BUREAU
ODEON BLDG. ST. LOUIS, MO.

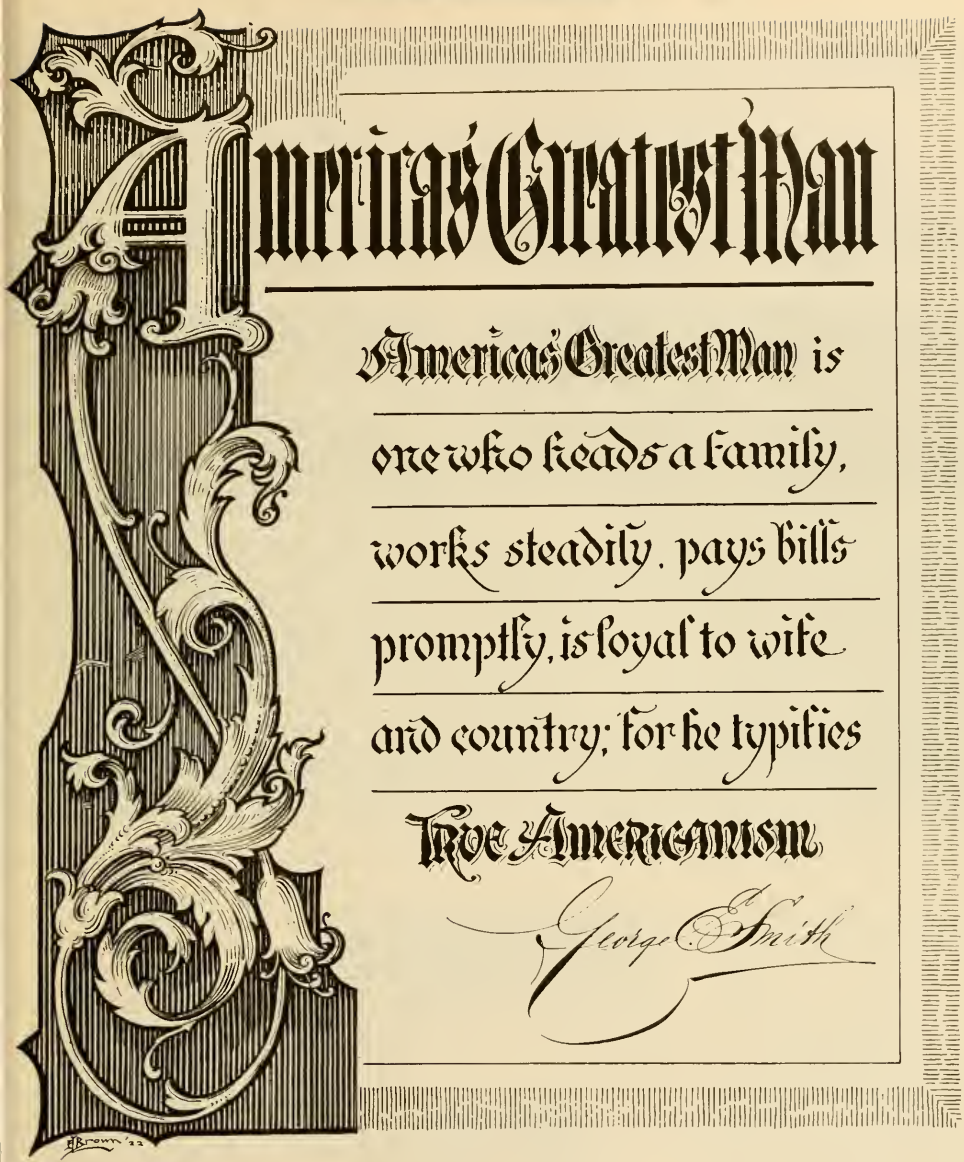
Oregon Agricultural College, Iowa State Teachers College, Colorado State Teachers College—among the best in the country recently selected commercial teachers through us. Let the "Bureau for Specialists" help you achieve greater success during 1924.

Write for registration blank and full information.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.



The above specimen will testify that Madarasz was one of the best page writers the profession ever produced. He was able to write a page very quickly and to put action and life into it as very few could do.



DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Herewith is shown a design which is quite pleasing in general effect and containing some good ideas for decorative pen-work.

In planning a design there are two important matters to consider, namely, balance and masses. If the parts are not properly balanced and the masses well placed your design will not "hang together," so to speak.

The initial "A" is quite decorative, and must be carefully penciled with close attention to form, symmetry and color values. The remainder of the line "America's Greatest Man" must be penciled, aiming for accuracy in form, size and spacing.

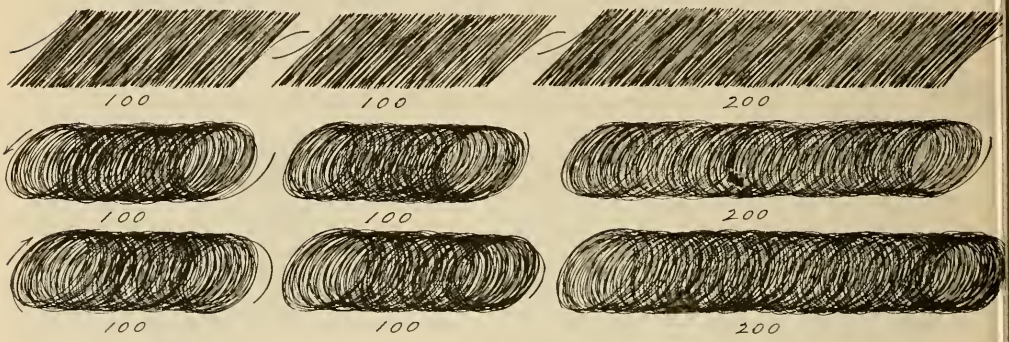
Remember to use Zanerian ink for all kinds of pen-work and lettering.

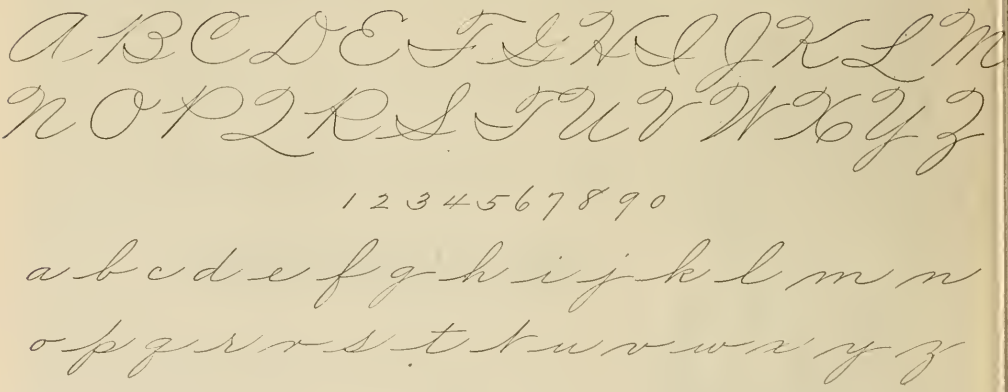
Add background of initial "A" first,

(Continued on page 32)

Alphabet Card for Supplementary Practice and for Correct Visualization

By E. W. BLOSER





The above work shows both sides of an Alphabet Card 3¼x8 inches, which we have added to our list of supplies. On one side appears the straight line push and pull exercise, followed by the direct and indirect oval exercises.

These exercises are not so nearly perfect that they are unattainable by the average pupil. No student should be satisfied until he can do as well.

On the other side appear the capital letters, figures and small letters. All were written freely and are intended to keep before the pupil good letter forms, and to encourage a free, swinging arm movement.

These cards are not intended to take the place of a Writing Method but to supplement it in grades four to eight, Junior and Senior High Schools, Commercial Departments, Commercial Schools, Parochial Schools; or wherever good script forms and a free, rapid movement in writing are desired.

The card idea is a good one. A card takes little room and the pupil can keep it almost constantly before him on his desk. With it he can get a much better idea regarding the size, shape and slant of the letters than he otherwise could. It helps him to think good writing, which must precede the act of doing good writing.

These cards are neat, attractive, practical, durable, and inexpensive. The net price per hundred postpaid is 1c each. A discount of 20% is allowed when 1000 or more are ordered at a time. Better order a quantity, put them to work, and watch the results.

Zaner & Bloser Company

Penmanship Specialists **COLUMBUS, OHIO**

School children, teachers and parents of Sioux City, Ia., appreciate good penmanship. The above are photographs of Zaner Certificate winners. The first group is North Junior High; the second, West Junior High and the third, West Junior High of that city. Mr. H. E. Wilson is the efficient supervisor.

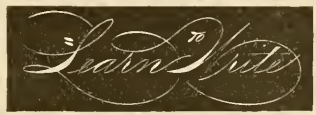
BROWN

(Continued from page 29)

using a ruling pen, and T-square. Aim for uniform spacing of lines, giving especial attention to color values. Thicken the lines for the darker tones, and outline scroll work and initial with a heavy line. Use free-hand lines for balance of border. The smaller lettering was executed with a No. 2 broad pen and finished with a fine pointed pen.

This design can be wrought in colors with very pleasing effect.

To a question appearing in the Boston Post, "Who is America's greatest man now living, and why?", Mr. Smith sends the answer which is incorporated in our lesson. Therefore we give the Post credit for the question and Mr. Smith for the answer.



AN ORNAMENTAL STYLE My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUB, Expert Penman, 2051 N. Lake Ave., Pasadena, Cal.**

LEARN AT HOME — DURING SPARE TIME
Write for book. "How to Become a Good Penman," and beautiful specimens. **Free.** Your name on card if you enclose stamp. **F. W. TAMBLYN, 406 Ridge Bldg., Kansas City, Mo.**

A GOOD RESOLUTION Enroll for Elston's Course, Business or Artistic Penmanship NOW. Graduate four schools. Over 30 years experience. Have helped hundreds. Let me help you Now. Specimens, particulars and 1 doz cards (your name) 35c. **J. A. ELSTON,** Expert Penman, 311 Elm St., Youngstown, Ohio.

EDWARD C. MILLS
Script Specialist
P. O. Drawer 982 — ROCHESTER, N. Y.
The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

A REAL GLOSS INK
Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.
D. L. MUSSELMAN & CO.
QUINCY, ILL.

MEUB'S PROFESSIONAL OBLIQUE PENHOLDERS
Are Handmade, beautifully inlaid with the finest woods, and best of all, are properly adjusted to make clear-cut shades. $1.25 postpaid to you. Your money back if not satisfied.—A. P. MEUB, 2051 N. Lake Ave., Pasadena, Calif.

P. G. BUTLER, (OF N.Y. UNIV. B.C.S.), PRIN. 139 LEMARCHANT RD.

RELIABLE OFFICE HELP FURNISHED FREE

SPRINGDALE STREET Commercial School

ST. JOHN'S, NEWFOUNDLAND.

ROUNDHAND FOR BEGINNERS

By E. A. LUPFER, Columbus, Ohio

The preparing of letter-heads is very interesting and profitable. Try to keep your work simple in arrangement but fine in quality.

When one decides to make a script letter-head, it is well to make it the most important and attractive part, keeping the lettering smaller and less conspicuous.

The best way to make the above is to outline the script and scroll carefully with a sharp, hard pencil, then ink it in with black ink that will engrave. Rule head and base lines, also slant lines. Ledger cardboard will stand erasing and is therefore best for this work.

The lettering is done free hand with a coarse pointed business pen.

Miss Juanita Welton of Rantoul, Kansas, is a new commercial teacher in the Madill, Okla., High School.

C. G. Ekvall, Minneapolis, Minn., an engrosser of considerable ability, informs us of his recent marriage. Together with the Zanerian class of 1922 we extend congratulations.

Henry Maldaner has been elected commercial teacher of bookkeeping, geography, law and penmanship in Charleroi, Pennsylvania, High School, for the coming year.

HIGH GRADE DIPLOMAS AND CERTIFICATES.

Catalog and Samples Free

HOWARD & BROWN

ROCKLAND, MAINE

YOUNG LADY with experience wishes position as Engrosser. Address Box 543, care Business Educator, Columbus, Ohio.

Office Stationery

Loose Leaf Sheets for Ledgers and Bookkeeping Machines.

Catalogs, Booklets and Folders

Long Experience in Printing Reproductions of Penwork

Reference, Zaner & Bloser Co., Columbus, Ohio

Send us your Specifications for Estimate

THE HANN & ADAIR PRINTING CO.

133 East Chestnut St.

COLUMBUS, OHIO

C. W. Jones, Brockton, Mass., sent us four fine reproductions of Madarasz's work, which he is giving as a premium as announced in his advertisement. Everyone interested in penmanship would be delighted with this work, for there is an inspiration and charm about Madarasz's work which encourages one in penmanship.

Knox's article on "Salesmanship," and **Bunker's** article on "Going into Business" were crowded out of this issue, but will appear in the February issue.

A skillful flourish by O. J. Penrose, supervisor of writing, Richmond, Ind.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Creative Selling, by Charles Henry Machintosh. Published by D. Appleton & Company, New York. Cloth cover, 183 pages.

The object of this book, by a former international president of the Associated Advertising Clubs of the world, is to organize, simply and clearly, the method that must be employed in developing the quality of mind needed for the worth-while work of our times. In this age the question is one of selling—whether products or ideas. For all who wish to be leaders among men in business and the professions, in every activity, this book points the way. It tells one exactly how the powers of clear thinking and convincing expression are developed to spell success. Mr. Mackintosh first takes up the development of this power, and includes an explanation of the actual building of the brain in very simple terms that are of striking interest. The second part provides the reader with seven keys to successful selling. Provided with the ways to personal power, and the keys to the basic principles, part III takes up the processes of distribution through which sales power must be poured in at least 90% of cases under the heading of Mass Selling. Part IV takes up the vitally important and much neglected phase of selling which involves "Keeping Customers" after they have been secured.

Drills and Reviews in Rowe Shorthand, by Charles G. Reigner. Published by The H. M. Rowe Company, Md. Paper cover, 75 pages.

"Drills and Reviews" is designed to be used by students as a supplementary text in connection with their study of the principles of Rowe Shorthand as developed in the textbook of the system.

Supplementary explanations and discussions in easy narrative style are given on each of the twenty lessons in the text. A number of shorthand penmanship exercises are provided in order to develop the forward swinging style characteristic of well-written Rowe Shorthand. The shorthand reading exercises, consisting of words and letters, have been carefully constructed to illustrate and stress the application of the principles taught in the particular lesson in which they are given.

Manual for Teachers of Bookkeeping, by Karl F. McMurry. Published by Ginn & Company, New York. Cloth cover, 151 pages.

The purpose of this Manual is to furnish helpful suggestions to teachers of bookkeeping, chiefly those in high schools. It is here contended that a combination of class instruction and supervised laboratory work is the ideal method, for teaching which eliminates class exercises must necessarily fall short of obtaining the best results.

In offering this material there is due recognition of the fact that the instructor's individuality is an important factor in teaching. He must prepare his own presentation of every topic in a manner that will produce results. The teacher may read in this Manual the material of the text covering a given topic, expecting to receive general suggestions as to the aims and methods of presentation. He should then work out the details with his own class in mind.

This manual is intended to be especially helpful to those who are using Miner and Elwell's "Principles of Bookkeeping."

Sixty Units in Business English, by Harold S. Brown. Published by Gregg Publishing Company, Chicago, Illinois. Cloth cover, 162 pages.

This book is not intended as a treatist; it is a textbook, constructed along the line of the most recent thought on textbook structure and content. Long discussions have been avoided purposely; essentials, emphasized. The lesson are in the nature of outlines for study and development. The compact, concise instructions, and the graphic presentation of the material make it possible to cover the maximum of work in the minimum of time. Throughout, the author's aim is to develop the ability of the student to think, not according to a prescribed formula, but independently; to express himself forcefully, to avoid the commonplace, and to give freshness and life to his language.

The Business Letter, Its Principles and Problems, by Carl A. Naether, Associate in Journalism, University of Michigan. Published by D. Appleton & Company, New York. Cloth cover, 516 pages.

A thorough training in the ability to write an effective business letter of any description is offered by this book. It presents in concise form the principles of modern business letter writing together with typical problems affording opportunity for the application of those principles. Chapters including full information upon the mission, the characteristics, and the dress of the business letter, and discussion of letters of business information, personal information, letters ordering goods, and letters of adjustment. There is a complete treatment of credit and collection letters, the sales and follow-up letter. The practical nature of the book is indicated by the manner in which it stresses such a feature as the dictation of letters.

The author has been in touch with business firms of all descriptions, and the problem material which he uses comes almost without exception from the files of business men.

The Model Typewriting Instructor (Kinaesthetic Method), by Carl Lewis Altmaier, Professor of Secretarial Studies, Drexel Institute, Philadelphia. Cloth cover, 144 pages.

"Kinaesthetic Method" means A METHOD THAT TRANSFORMS MUSCULAR MOVEMENTS INTO KINAESTHETIC MEMORIES SO THAT THE FUTURE AROUSAL OF THESE MEMORIES PRODUCE AUTOMATIC RECREATION.

The twenty fundamental lessons of Chapter I build up the "kinaesthetic memories" which lead to automatic behavior of the hands in typewriting.

Building Your Own Business, by A. C. Burnham. Published by the Ronald Press Company, New York. Cloth cover, 282 pages.

This book is intended for every man who would like to be in business for himself. Opportunities for small concerns exist as never before for those who have eyes to see them. For every man qualified for prominence in a big corporation there are probably twenty who, if they applied their powers properly, could successfully develop their own small businesses.

This book points the way. It discusses in definite, practical terms how to discover a good idea, how to test out the idea, how to plan and organize a small business, how to finance it, and how to operate it.

All the conclusions are founded on actual personal experience. Mr. Burnham has built up a large and successful business of his own from small beginnings. He has also been in a position to obtain internal knowledge of affairs of a great many other concerns of small or moderate size. He has set down in this book the unvarnished records of a half-hundred of them with explicit details of capitalization, how they were started and operated, and the financial results just as the owners reported them to him, with critical comments of his own.

20th Century Bookkeeping AND Accounting

THIS THEN ANNOUNCES that a new penmanship manual has just been issued by The Zaner-Bloser Company—

Zaner-Bloser Method Writing

Manual 96

The book contains 96 pages and is 4¼x8½—a convenient size for any desk.

The pemanship examples are some smaller in size than are those in our other similar work—Manual 144.

The first ten pages contain numerous illustrations, and fully explain the essentials of success in learning to write, such as correct position, movement, speed, etc.

Then follows a very complete course of penmanship copies and instruction consisting of 135 lessons.

In addition, it contains many pages of applied writing, such as business forms, paragraphs, letter writing—a most valuable lot of material for advanced penmanship students.

The book is a composite, containing the ideas of a number of experienced teachers of penmanship.

It is intended for use in Junior and Senior High Schools, Business Colleges, Parochial Schools, Commercial Departments and Grammar Grades; in fact, for all schools, whether public or private, where a neat, legible, rapid handwriting is desired. It is also a complete guide for home students.

$529.00 Lansing, Mich., Dec. 4, 19—

Thirty days after date pay to the order of Stephen McWilliams & Bro., Five Hundred Twenty-nine Dollars. Value received and charge to account of

To P. W. Kinzelman.
Richmond, Utah.
No. 15. Due Jan. 3, 19—

Zaner & Young.
Per Ennis.

THE ABOVE DRAFT SHOWS ONE PAGE OF SCRIPT IN THE BOOK

When ordering be sure to specify Manual 96.

Price, each ..... 25c postpaid
In quantities ..... $2.40 per dozen
less 25%, F. O. B. Columbus

THE ZANER-BLOSER COMPANY

COLUMBUS, OHIO

GREGG SHORTHAND TEACHER'S ASSOCIATION OF NEW YORK CITY

The first meeting of the year held on November 10 was well attended, and enjoyed a well planned program.

John Robert Gregg gave an interesting discussion on the history of shorthand in this country. One of the interesting things brought out was that as early as 1819, business college advertisements appeared in the New York City newspapers. It generally was supposed that the first business school was started in Philadelphia in 1834.

William R. Hayward, Principal of the Theodore Roovelt High School, New York City, gave a very interesting talk on the gradual development of instruction in the high schools of New York City.

Charles L. Swem, the World's Shorthand Champion and former reporter and private stenographer to ex-President Wilson, told many interesting incidents of his experience with the former President. At the end of his talk he gave a blackboard demonstration, writing 200 words-a-minute on solid matter, 240 words-a-minute on jury charge, and the amazing speed of 300 words-a-minute on testimony.

Persons interested in the association should write to the Secretary-Treasurer, A. A. Bowle, The Gregg Publishing Company.

LEARN ENGROSSING
in your spare time at home.

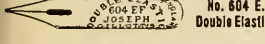
Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.

P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg., SCRANTON, PA

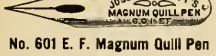
Gillott's Pens

The Most Perfect of Pens

No. 1
Principality Pen



No. 604 E. F.
Double Elastic Pen



No. 601 E. F. Magnum Quill Pen

Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability

Sold by all Statianers

JOSEPH GILLOTT & SONS
Alfred Field & Co., Inc., Sole Agents
93 Chambers St. New York City

SHAW BUSINESS BOOKS

SOME RECENT PUBLICATIONS

Principles of Advertising

By DANIEL STARCH, Ph.D.
Graduate School of Business Administration, Harvard University

AS far as practically possible at the present time, the author, a long-recognized authority on advertising, has developed in this book scientific methods for dealing with the problems of advertising. All of the methods recommended have built up the effectiveness of advertising and increased returns.

Principles of Advertising shows why some campaigns have failed and why others have succeeded. It discusses at length national advertising, retail advertising, foreign advertising and financial advertising. 998 pages. Cloth. Net, $5.00.

Personnel Management

By WALTER DILL SCOTT
President of Northwestern University; formerly President of The Scott Company, Consultants and Engineers in Industrial Personnel; Director of Committee on Classification of Personnel in the Army;

and ROBERT C. CLOTHIER
Formerly Employment Manager of the Curtis Publishing Company; Member of Committee on Classification of Personnel in the Army; Vice-President of The Scott Company.

IN this new book the authors trace the historical development of the personnel movement and the rise of the idea that a vital productive force lies in the proper utilization of the special aptitudes of individual workers. The methods, scientific tests and instruments employed by forward-thinking concerns in determining these special aptitudes and utilizing them to the best advantage in economical operation are described in detail. And, in addition, the authors have presented, in this volume, a graphic delineation of well set-up personnel control. 656 pages. Cloth. Illustrated. Net, $4.00.

Applied Business Finance

By EDMOND E. LINCOLN, M.A. *(Oxon.)* Ph.D.
Chief Statistician, Western Electric Company, Incorporated; Sometime Assistant Professor of Finance, Graduate School of Business Administration, Harvard University.

HERE is a book that clearly outlines the principles of financing which actually arise from day to day in the operation of the *average* business concern. The financial problems of business also are very definitely linked up with the changes in the Business Cycle, and much attention is given to the lessons which may be learned from the past five years. Moreover, the problems of financing are regarded from the point of view of *business administration* and not as a separate end in themselves; and, hence, are studied in their relation to the problems of construction, purchase, production, distribution and consumption of goods. 772 pages. Cloth. Illustrated. Net, $4.00.

Published by

A. W. SHAW COMPANY

CASS, HURON AND ERIE STREETS
NEW YORK CHICAGO LONDON

Fill in and mail coupon

A. W. SHAW COMPANY, Cass, Huron and Erie Streets, Chicago.

☐ Principles of Advertising by Daniel Starch $5.00

☐ Personnel Management by W. D. Scott and R. C. Clothier $4.00

☐ Applied Business Finance by E. E. Lincoln $4.00

Please send me for ten days' free examination the books checked opposite, all delivery charges prepaid. If I am entirely satisfied with them, I'll remit the amounts indicated. Otherwise I'll return the books at the end of the examination period. BE1-24

Name

Street and No.

City and State

Position School

(Canada 10 per cent additional, duty prepaid, same terms; U. S. Territories and Colonies, same prices as in United States, cash with order; all other countries 10 per cent additional, cash with order.)

The Book of Immediate Interest

WE HAVE JUST PUBLISHED

SPELLING STUDIES

By HARRIET EWENS BECK, A. B., and MARIE J. HENNINGER, A. B.

A Radical Innovation in Spelling

Our announcement of this book in the September issue brought a larger number of calls for sample copies in a shorter time than any book we have ever published, because of the remarkably favorable impression it has created. The number of adoptions for the time it has been published has been phenomenal.

NO DESCRIPTION WILL EQUAL A PERSONAL EXAMINATION OF THE BOOK ITSELF.

ROWE SHORTHAND is still winning in all parts of the country. There are fifty-five teachers enrolled in our Correspondence Course in Rowe Shorthand from one section of the country alone. When the proper time comes, which is not far ahead, we will announce large numbers of adoptions coming from all sections of the country.

We have already printed the names and addresses of a larger number of Court Reporters using Rowe Shorthand for the length of time and the number of students studying it than any other shorthand system. These are not "cultivated" reporters for exhibition purposes, they simply went to school where Rowe Shorthand was taught and then went out and secured appointments in this most difficult of all reporting work, and among them *there have been no failures.*

ROWE SHORTHAND IS THE ONLY MASTERPIECE IN ABBREVIATED WRITING THAT HAS YET APPEARED.

Write to the publisher for information regarding the above or any other books published by

The H. M. Rowe Co.

CHICAGO BALTIMORE SAN FRANCISCO

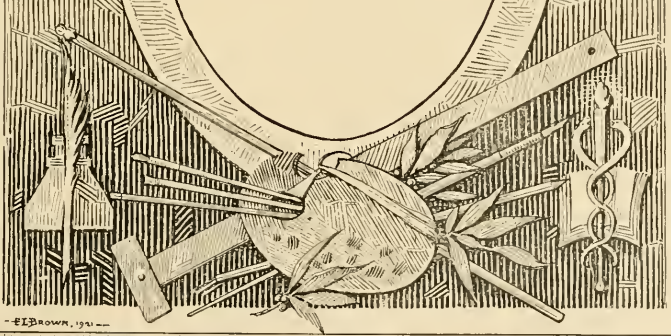
THE BUSINESS EDUCATOR

Vol. XXIX FEBRUARY, 1924 Number 6

PENMANSHIP ENGROSSING
BUSINESS EDUCATION

The two courses of penmanship lessons we are now presenting from Mr. Lister and Miss Mellon are worthy of the best efforts of all penmanship students.

Are you getting the full value of these lessons? If not, why not?



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

THE NEW QUIET 12 TRIUMPHS
In School and Office

THIS latest Remington model is repeating in the schoolroom the extraordinary success it has won in the business world. In half a century of typewriter history no other machine has so quickly won the hand and heart of teachers and students—so decisive are its many superiorities.

Its natural touch, its light action and its exceptional responsiveness are a revelation in swift and easy operation. And the beauty of its work is a source of pride to every typist.

Send to us for our booklet, *"What Some of America's Leading Schools Say About the Remington Quiet Twelve."* The testimony of these leading commercial educators is so convincing that it leaves nothing more to be said.

REMINGTON TYPEWRITER COMPANY
374 BROADWAY, NEW YORK
Branches Everywhere

REMINGTON STANDARD SINCE THE INVENTION OF THE WRITING MACHINE

TYPEWRITING

The Vocabulary Method of Training Touch Typists

A foundation course in typewriting based on the latest knowledge of typewriting psychology. A graph sheet, certificates of proficiency and record cards furnished with each text.

Accuracy Plus

An advanced typewriting manual to follow the Vocabulary Method of Training Touch Typists, or any elementary text. Just from the press. Special graph sheets and graphical reports in preparation to accompany this manual.

BOOKKEEPING

Ellis Card-System of Actual Business.
Ellis Industrial Bookkeeping
The Tablet Method of Teaching Bookkeeping

WRITE FOR INFORMATION

ELLIS PUBLISHING COMPANY
Educational Publishers
BATTLE CREEK, MICHIGAN

America's Most Popular School Pen

Esterbrook No. 556

This pen is more widely used than any other in our schools, because of its fine point and easy, elastic action; also because it is made by America's oldest and largest steel pen manufacturer.

FREE
"100 Famous Signatures"

Send 15 cents for the 12 most popular Esterbrook pens. With them we will mail you an attractive, interesting booklet, containing the autographs of 100 famous men and women.

Address Dept. B. E.

Esterbrook Pen Mfg. Co.
CAMDEN, N. J.
Canadian Agents: The Brown Bros. Ltd., Toronto

Metropolitan Business Speller

New Edition
By U. G. Potter
McKinley High School
Chicago

Over 6000 words. New lessons containing words pertaining to Aeroplanes, Radio, Automobiles, etc. Complete Index, 244 pages, attractive binding, 50 cents.

A Superior Speller

Twofold Design. In the preparation of the Metropolitan Business Speller we had constantly in mind two objects: first, to teach the pupil to spell, and second to enlarge his vocabulary, especially of words in general use.

Classification of Words. As an aid to the memory we have classified words, as regards sounds, syllabication, accents and meaning. We have grouped the words relating to each particular kind of business into lessons, by which the student is enabled to familiarize himself with the vocabulary of that business. We have interspersed miscellaneous exercises in the nature of reviews. We have grouped words that can best be learned by comparison, such as Stationery and Stationary.

Abbreviations of states, months, railways and commercial terms are given in regular lesson form, and grouped alphabetically. We regard abbreviating of almost equal importance with spelling.

Syllabication and pronunciation are shown by the proper division of words, and the use of the diacritical marks. The words are printed in bold type, and the definitions in lighter face, so as to bring out the appearance of the word,—an aid in sight spelling.

Metropolitan System of Bookkeeping

New Edition
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subect as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE **CHICAGO**

WARNER M. BATEMAN

DISTRIBUTORS REO AUTOMOBILES

5403 PROSPECT AVE.

TELEPHONES
RANDOLPH 2920
CENTRAL 203

CLEVELAND, OHIO

October 8, 1923

Mr. J. S. Knox,
Care Knox School of Salesmanship,
71st-Euclid Ave., Cleveland, Ohio.

Dear Mr. Knox: Last winter Mr. M. V. Hanson, who, as you know, has been in my employ for nearly seven years as a salesman, and who is now my assistant Sales Manager, took a course with you in your School for Salesmanship.

When I learned that he was going to take this Course, I doubted very much if you could be of very much service to him, on account of the fact that he has been in the selling game for many years and was, in my opinion, a finished salesman.

I might say that I regarded him as one of the greatest salesmen it has been my privilege to employ during the past fifteen years, since I first became an automobile distributor. If he had been a new inexperienced man, I would have certainly urged him to have taken your course, but I honestly felt that in his case, your School could not possibly render him any great service.

I am pleased to report that I was mistaken in this respect. I do not believe I am over-stating it when I say that he has increased his value to himself and to me by at least 25%. I believe that his earnings this year will be increased from two to three thousand dollars, as a result of the training and inspiration which he received while attending your School.

It is needless for me to state that I am a big booster for the Knox School for Salesmanship, and I am urging not only my salesmen but my other employees to take a course with you.

Very sincerely yours,

WARNER M. BATEMAN.

BLISS-ALGER

Bookkeeping and Accounting

A strictly new course just off the press, combining Bookkeeping, Business Practice and Banking. Makes individual instruction a pleasure. Exceedingly interesting to the student.

Three Systems

ACTUAL BUSINESS (with offices)
FOLDER (like above, without offices)
CORRESPONDENCE

For High Schools, Business Schools or any institution teaching Bookkeeping. Text and outfit sent to teachers for examination. Mention school connection.

BLISS PUBLISHING CO.
SAGINAW, MICH.

When Summer Comes

Progressive commercial teachers and those about to enter this profession journey to Gregg School, where instruction and inspiration of the most advanced type are given in unstinted measure.

The Gregg Normal blends the ideal and the practical in harmonious unity. This training will give you new ideas that will increase your teaching efficiency, make your work more pleasurable and incidentally, add several dollars to your monthly pay check.

The 1924 Normal Session will begin July 7 and close August 15. Students of the Normal Session can earn three semester hours of college credit. Plan to spend a profitable and pleasant vacation by attending Gregg School this summer. Write us today for catalogue.

GREGG SCHOOL

6 North Michigan Ave. Chicago, Ill.

PENMANSHIP STORIES

A penmanship supervisor in one of the largest cities in this country says this: "PENMANSHIP STORIES is a most interesting book." Another supervisor says, I received your PENMANSHIP STORIES this morning. I became so interested in reading it that I was tardy at school."

A director of penmanship in a state normal school says, "I am using your PENMANSHIP STORIES as a part of my primary method course. Send me fifty more copies."

Nine normal schools and many cities use PENMANSHIP STORIES. Seventy interesting stories that get and hold the attention of children in grade and high schools.

70 Stories for 50 Cents

Buy it, read it, and then send it back if you don't like it. A book for supervisors, business college teachers and grade teachers.

Send Personal Check or Money Order to

FRANK H. ARNOLD

Administration Building Spokane, Washington

Question:

"Where can I get a suitable textbook for secretarial training?"

Answer:

Secretarial Studies

Not a revision; not a course in office training in disguise; it is a new organization and presentation of material; putting secretarial training on a scientific basis, and entirely worthy of the term "secretarial." It is comprehensive in its scope, complete in its treatment, definite in its problems, and scientific in its development. The use of this epoch-making book will revolutionize secretarial training, give the course dignity, make it interesting, effective, constructive.

The Outfit Consists of Four Books, as follows:

FOR THE STUDENT

Secretarial Studies (Text) $1.40
Secretarial Laboratory Materials ..... .60

FOR THE TEACHER

Secretarial Dictation (Contains all the dictation material necessary to work out the assignments in Secretarial Studies) ..... .80
Teachers' Handbook ..... .25

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO BOSTON LONDON SAN FRANCISCO

Teachers' Correspondence Course

Recognizing that the average age of shorthand students has lowered materially in the past half dozen years, Isaac Pitman & Sons have published the "New Era" edition of "Course in Isaac Pitman Shorthand," an attractive and simple exposition, embodying the completeness and thoroughness of previous Pitman texts.

Students are encouraged by their rapid progress. The new grouping of principles in the first half dozen lessons enables the student to write real business sentences from the first. The progress is genuine and continues throughout the course, being greatly accelerated in the last few lessons because of the minimum use of arbitrary abbreviating principles.

All Pitmanic shorthand is based on the Isaac Pitman alphabet. A course in the principles of Isaac Pitman shorthand will broaden the viewpoint of a shorthand teacher and greatly enhance his teaching ability. Such a course is offered by correspondence, free of charge, through Isaac Pitman & Sons.

Let us, if you are a teacher, enroll you for this course.

ISAAC PITMAN & SONS

2 West 45th Street, New York

The Business Educator

VOLUME XXIX COLUMBUS, OHIO, FEBRUARY, 1924 NUMBER 6

NATIONAL COMMERCIAL TEACHERS' FEDERATION

The N. C. T. F. is the one big national association that meets each year right after Christmas to further the interests of commercial education. The 26th annual meeting was held in the Hotel Sherman, Chicago, December 26-29, and the number who attended and registered was exactly 444. Many more no doubt attended some of the meetings but did not register.

These persons who attend from one end of the country to the other are the leaders in every phase of commercial education. They are the persons who have raised the standards of this comparatively new division of educational work in this country to a plane equally as high as that of other educational standards. In fact, educators and the public generally now look upon commercial education in a similar way that they view educational training in the professional fields. The demand for commercial training is far greater than the demand for legal or medical education, and these commercial training specialists have worked out courses of study that are none the less scientific or of truly educational value than are those that prepare for law or medicine.

The N. C. T. F. is doing a great work that needs to be done, and all interested should give it hearty support by attending and by assisting in the work, and profit thereby.

The next annual meeting will be held in Louisville, Ky., a city long famous for its typical southern hospitality, and it is now none too soon to begin to think and plan to attend.

Persons wishing further information should address the Secretary, Mr. John Alfred White, Emerson High School, Gary, Ind.

The following resolutions were unanimously passed at the close of the N. C. T. F. in Chicago last December, and we invite our readers to give them a careful reading. They set forth in brief form the spirit and purpose of this progressive organization.

Who is there who can read these resolutions and not feel that it would be greatly to his interests to belong to that body?

Resolutions

BE IT RESOLVED by the National Federation of Commercial Teachers in convention in Chicago, December 29, 1923.

First: That our gratitude be expressed to those who labored the past year for the success of this convention, and that special thanks be given to the Local Committee on Arrangements with particular mention of Mr. H. J. Holm.

Second: That we are under special obligations to Col. W. H. Whigam and his helpers for the extraordinary program rendered at our annual banquet on Friday evening. From the menu to the cap piece, which was the address

HENRY J. HOLM,
President N. C. T. F., 1924

of Mr. Douglas Malloch, this was a charming and refreshing evening. Mr. E. E. Gaylor of Massachusetts, the toastmaster, enriched the brilliant program by his grace, humor and pathos, and a number of ex-Presidents of the Federation seated at the speakers' table, added a touch of yesterday, today and tomorrow to the occasion. The music, the general setting and the joyous spirit made the evening the high event of the meeting.

Third: That we value the good neighborliness of our annual assemblages, even above the interesting and professional work done in and through our several sections.

Fourth: (a) That we are pleased with the co-operation of the many sections of the Federation;

(b) With the harmony existing between the private and public school interests of this organization;

(c) With the generous spirit of helpfulness of a number of organizations and associations which meet and participate with us annually.

Fifth: That we renew our loyalty to the type of educational work in which we are engaged and give to it the coming year and all future years our best intelligence, industry and ideals, to the end that we may keep up with the marvelous march of business and education in this still more marvelous country, and with the yet higher hope that at times we may lead the march.

Sixth: We express our appreciation of the work of the Committee on School Relations, appointed and supported by the Nationall Association of Accredited Commercial Schools, as it appears that the work of this Committee will very shortly result in the fixing of standards for teachers of commercial subjects of both private and public business education, and will so correlate the work of business education with that of our general educational system as to give to privately owned business schools new recognition, new dignity, and added prestige. We pledge to the National Association of Accredited Commercial Schools our support in what it may attempt in getting a higher value set upon the work done by commercial students.

Seventh: That we congratulate any school or system of schools that may be able in any honorable way to advance in courses, resognition, or anything that adds strength and dignity to commercial education.

Eighth: That we condemn the school which purposely induces or tries to induce any student to leave the grades, high school, or any other school which he may be attending.

Ninth: That we think it wise for the officers of this Federation to spend each year a liberal amount from the general treasury for the purchase of the best available talent for our annual meeting, the amount so expended, of course, being determined by the good judgment of those in authority and the condition of the treasury. The enrichment of our programs will justify the expenditure suggested.

Tenth: That we encourage cities inviting this convention to meet with

(Continued on page 15)

THE BUSINESS EDUCATOR

Published monthly (except July and August) By THE ZANER-BLOSER CO., 612 N. Park St., Columbus, O.

E. W. Bloser - - - - - - - - - Editor
Horace G. Healey - - Contributing Editor
E. A. Luffer - - - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

Single copy, 15c. (To Canada, 10c more; foreign, 20c more.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy must reach our office by the 10th of the month for the issue of the following month.

Business Penmanship

By OLIVE A. MELLON
Supervisor of Handwriting, McKeesport, Pa.

"CHEER UP!"

Just a word of cheer to the discouraged folks. It seems to me I hear some of you say: "The more I practice the worse it gets." Just so; we have all passed through that stage, and that period usually comes when finger movement or old habits are being broken down and new ones and better ones are forming. Just remember the cloud with the silver lining and work on.

Our good friend Mr. Zaner used to say he liked to hear a student say he was discouraged with his writing. He said it was a sure sign he was ready to begin the building up process. This is quite true. You have gained just enough knowledge in writing through observation and practice in this short period of time to become more critical about your writing, and can detect errors more readily.

You will not remain at a standstill any length of time, but the building up process will soon begin its work. Therefore,

Press on, there's no such word as fail,
Press nobly on, the goal is near;
Ascend the mountain, breast the gale,
Look upward, onward, never fear.

HOW TO PRACTICE

Study carefully the form to be practiced. Notice the turns, angles, and loops it contains; also the spacing and slant. It is a good plan to retrace with a dry pen the letter to be practiced.

Practice the form with arm movement until improvement is shown, then go on to the next letters. Criticise your practice work very carefully, taking time to locate principal errors and to decide upon a remedy. Devote a certain amount of time to your writing and do it with as much care as possible.

PLATE 4

This is what we term the O o lesson. A direct oval letter. Use either the compact direct oval exercise or the single direct oval exercise to develop this lesson.

Drill 1. The capital O exercise begins with leftward curve, and on the count of eight, finish with upward curve.

Drill 2. This letter requires much movement. Start the motion before touching pen to paper. Begin and finish the O with pen in motion. Finish the letter with a narrow loop curving upward. Instead of stopping when the letter is completed, continue the motion from letter to letter. Count 1-2.

Drill 3. When practicing these words keep the capital letters and the small letters on the same slant. Keep uniform size, slant and spacing in word writing.

Drill 4. Practice the compact direct oval one-half space high to develop small o.

Drill 5. Begin the small o exercise with a light over stroke, retracing the oval part to the count of 2-3-4-5 and swing off on 6.

Drill 6. Form the round top of the letter o with the first over stroke, otherwise the letter will appear too narrow at the top. Curve the down stroke. Keep the finish high so as not to resemble a. Finish with outward swing. Count 1-2-3.

Drill 7. Aim for steady motion and even spacing. Count 1-2-1-2-1-2-1-2-1-2.

Drill 8. Give attention to length of beginning and ending strokes. Rest every letter on base line. Keep all down strokes on main slant.

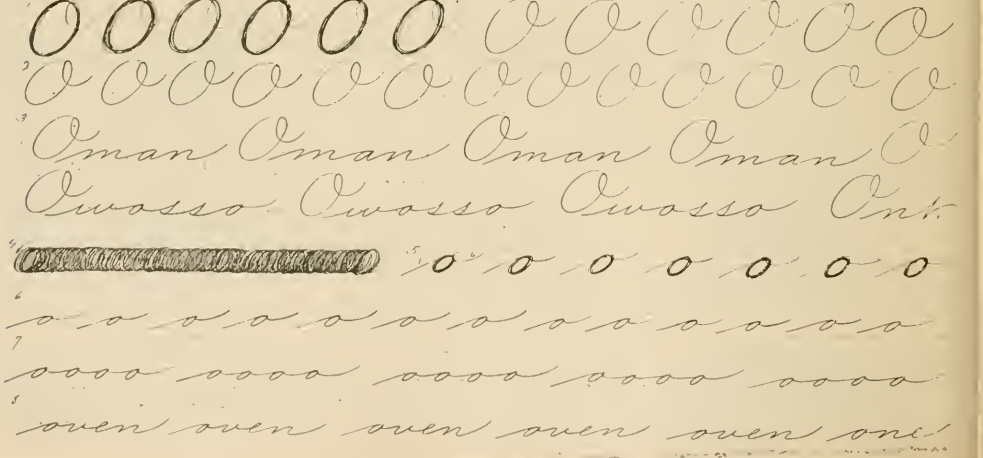


PLATE 5

Drill 1. Start the **A** exercise leftward and downward. Shift to the push and pull stroke and finish below base line. Count 1–2–3–4–5–6–7–8.

Drill 2. In the **A** tracer, count six each for the oval and straight line, finishing the curve below the base line. Watch angle of paper.

Drill 3. Do not start capital **A** downward from the beginning. Curve the first downward stroke. Make narrow turn at bottom. Finish with light stroke below base line, curving to right.

Drill 4. Drill upon these words carefully. Study the copy. Observe the height of letters and the spacing between them.

Drill 5. Be sure to use arm motion when practicing this sentence. Pause at times between words to criticise your work.

Drill 6. The small **a** tracer is similar to the first capital **A** tracer. Write to count of 1–2–3–4–5–6–7–8.

Drill 7. Small **a** begins the same as **o** but ends by coming to base line with a slanting straight line before finishing with an upward stroke. Keep it pointed but closed at top.

Drill 8. Rest the letter **a** on the base line and surround it with a circular line, keeping the letter in the center of circle.

Drill 9. Write five or six words to the line. Make a careful study of each word. Do your very best.

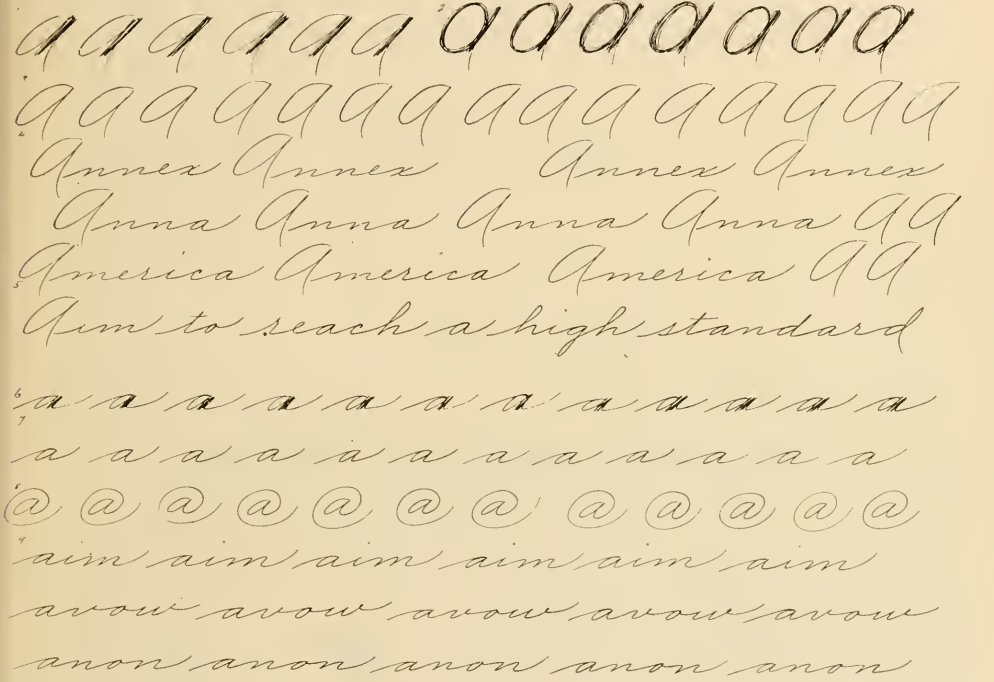


PLATE 6

Drill 1. Make the oval to the count of 8. Finish with outward and upward curve about onehalf space high. Begin each new oval at end of the preceding finish stroke. Aim for uniform spacing between ovals.

Drill 2. Capital **C** exercise is made by beginning the loop of capital **C** in the space, (not at top line), and surrounding it with the oval to the count of 8.

Drill 3. Aim for a high, broad top. The curve in the down stroke cannot be over done. Curve the finish stroke upward. Write to the count 1-2.

Drill 4. Be sure to end each word as carefully as you begin it. Use arm motion.

Drill 5. Not only practice the name in this drill but practice **your** name. To be able to produce a well written signature adds much to your dignity and decorum. One has to sign his name so many times in business transactions that it is of vital importance that it be well written.

Drill 6. Begin the small **c** exercise with an over-stroke. Form a narrow top and prominent hook. Use the push and pull on the down stroke and finish with upward curve. Count 1 for over-stroke and push and pull on 2-3 4-5-6-7, and finish on 8.

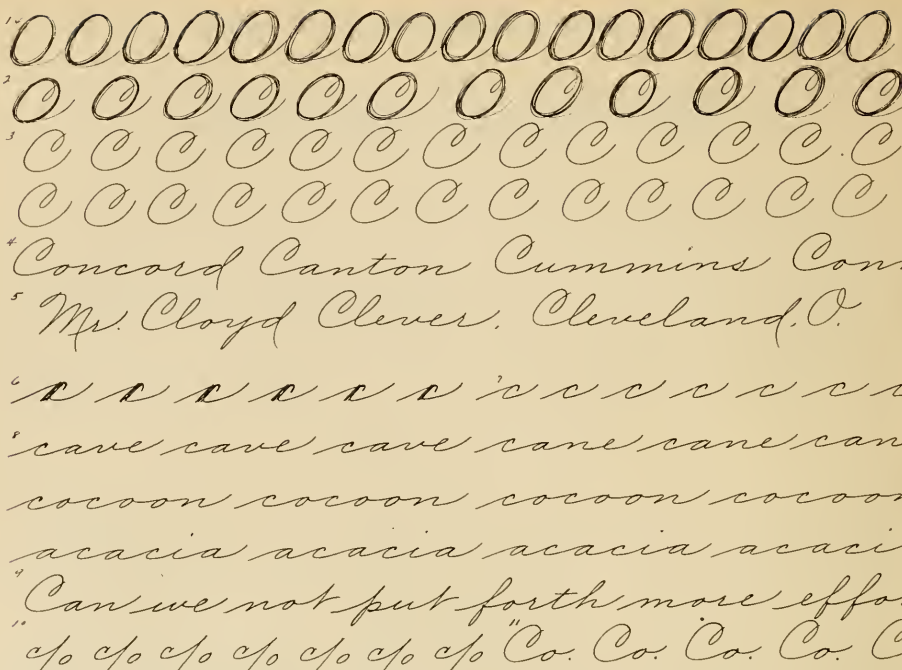
Drill 7. Write to the count of 1-2. Try to keep down stroke slanting. Form narrow top and deep hook.

Drill 8. These words furnish a review of letters **o, a** and **c.**

Drill 9. Study the sense of this lesson then proceed to write. Write this sentence many times. Give attention to spacing between letters and between words. See how neatly and gracefully you can write it.

Drill 10. Another review of **c** and **o.** "Care of" character is made by raising the **c** off the line, the long down stroke being made on main slant and the small **o** resting on the line. Extend the stroke two-thirds space high and one-third below the line.

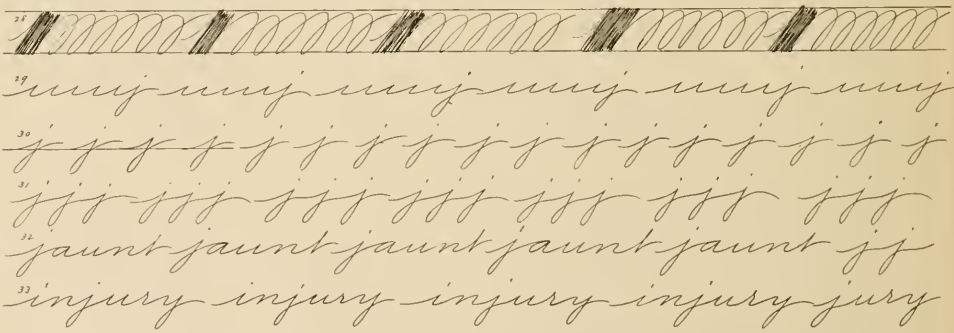
Drill 11. Be careful to form round top on small **o** when connecting **C** and **o.**



Sensible Business Writing

By C. C. LISTER, 26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School for Teachers, Brooklyn, N. Y.

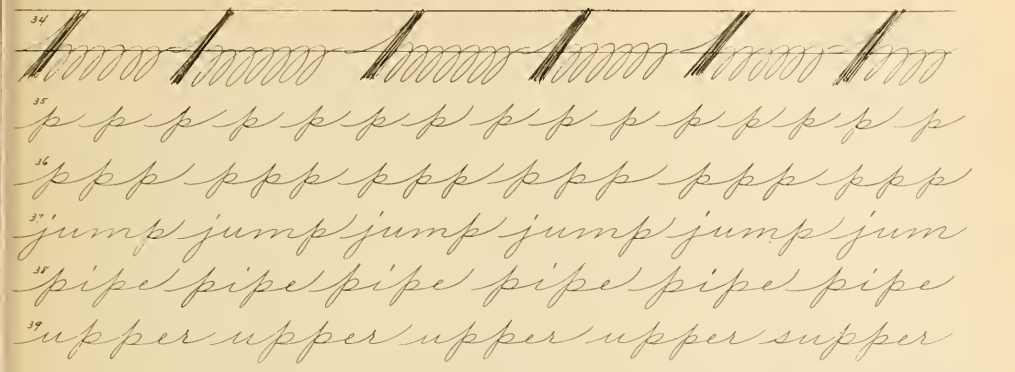
Note: In our January issue we accidentally omitted Mr. Lister's heading, like the above, for his lessons on pages eleven and twelve. Every student who wishes to master a good handwriting and a BUSINESS EDUCATOR Certificate should be faithfully practicing on this excellent course.



No. 28. See instructions for No. 1.

No. 29. There is usually some difficulty in fixing the height of the small **j**. It will therefore be helpful to practice making the small i six times in succession and finish by making **j**, keeping the tops equal in height. Count 1-2-3-4-5-6-7.

No. 30. Begin with a short curved line, make the down stroke as nearly straight as possible, round the bottom well, and sweep upward with full left curve. Count 1-2-1.



No. 31. Note the compound connecting stroke. This provides a graceful motion. Count 1-2-1-2-1-2-1 for the group of three letters. This compound curve occurs in the word **"injury".**

Nos. 32 and 33. These words furnish practice in the use of the **j** and a review of the other letters involved. When writing **"injury"** try to make the loops in **j** and **y** alike.

No. 34. Retrace the straight line, a space and a half in height, about ten times and swing into lower loops without stopping the movement.

No. 35. Observe these points when making the **p:** The top is pointed, the bottom looped, and the oval is closed at the base line. The point is twice the height of the oval. The bottom is short and well rounded.

No. 36. Count 1-2, 3-4, 5-6. Keep in mind the points mentioned above, and work for them one by one.

HOW TO PRACTICE THE SENTENCE

In connection with the presentation of capital letters for study and practice, which we do this month, we are introducing sentence practice.

Pupils will have been writing sentences long before it is practicable to take up for special study and practice the technique of sentence writing. In connecting sentences, as in writing letters and words, the special purpose is to improve the ability to write continuous discourse so as to comply with all the essentials of good writing.

In the study of the structure of the sentence, from the point of view of good writing, it is in the first place necessary to determine what are the characteristics of a well written sentence, and then of a well written group of sentences.

With this step taken it is necessary to improve by practice the already developed skill of writing sentences until it is possible to produce an arrangement of words and sentences that meets all standard requirements of good writing. This implies the ability to produce an orderly, easily legible, and pleasing page of handwriting. And training in writing is assuredly incomplete unless it applies the acquired skill of fashioning legible letters and words to the production of a page of sentences that exhibits the essential qualities of good penmanship.

First of all is the formation of letters. Form lies at the very root of successful handwriting. The form of the letters, of their arrangement into words, of the arrangement of the words in sentences, and of the sentences on the page is obviously indispensable.

The second characteristic is that the lines of writing must be smooth, firm and sharp. If they are broken, wavy, or tremulous, now heavy and now light, they cannot be considered satisfactory as regards either their utility or beauty. The character of the lines reveals definitely the method of writing. The arm, or muscular movement produces fluent, continuous, and graceful lines; but lines which are labored, broken, and tremulolus, point almost certainly to a too dominant finger movement.

The third characteristic is regularity. Not only must there be regularity in the form and size of letters, the spacing between letters in words, but there must be regularity in the spacing between the words. There should also be regularity in length of the initial and final strokes of words. For the reasons offered it is recommended that students begin with the practice of the single sentences given this month.

The following plan of procedure is recommended:

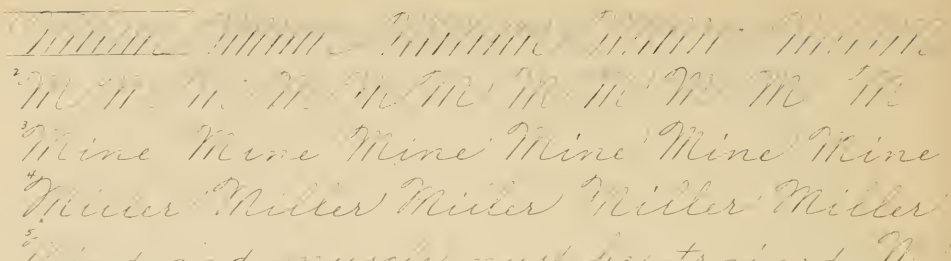
(1) Practice the capital letter with a view to mastering it. (2) Write one or more lines of **Mind** (the more the better), trying to form all the letters well, to space accurately, and to use free movement. Then underline the best-written word. (3) Proceed in like manner with the other words of the sentence. (4) Write the complete sentence on one line. (5) Compare each word in the sentence with the corresponding underlined word. If the word in the sentence is not as well written as the underlined word, cancel it. Continue to rewrite the sentence until all the words are as good as or better than the underlined words.

INSTRUCTIONS

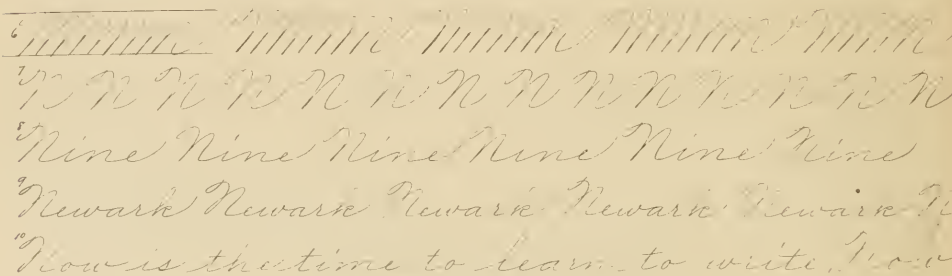
No. 1. Practice this exercise to insure the use of a free arm movement. Make the tops round, a full space high, and make the down strokes as light as the up strokes. Count 1-2, 3-4-5-6-7-8-9-10. Halt slightly on the first down stroke, as indicated by the comma. Speed 17 to 20 exercises in a minute.

No. 2. Observe these points: Round turns at the top, the three turns almost the same height, and the two parts of **M** the same width. Count 1-2, 3-4. Speed 35 to 40 letters.

Nos. 3 and 4. Write these words without lifting the pen until the words are completed. Note spacing, roundness in **M's** and **n's,** loops in **e's** and **l's.** After the **M** is fairly well mastered the first down stroke may be looped, as shown in No. 4, at the option of the writer.



No. 5. Follow the instructions above when practicing the sentence.

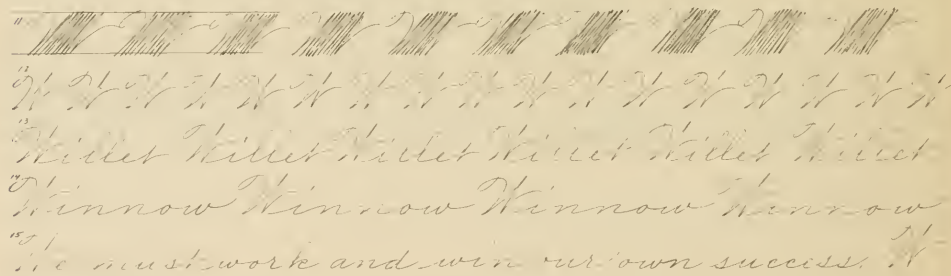


No. 6. See directions for No. 1.

No. 7. Make full turns at the top. The down strokes should be parallel. The second part of **N** should be almost as tall as the first part. Count 1-2, 3. A slight halt on the 2, as indicated by the comma, will aid in gaining control. This halt may be ignored after the letter has been mastered. Speed 40 to 45 letters.

Nos. 8 and 9. The word **Nine** should be written fluently. These letters are conducive to continuity of movement. But the word **Newark** furnishes much variation in movement. It is necessary to recognize slight stops at the completion of **w**, the top of **a**, the top of **r**, and in the last part of **k**. It is a good word for practice. The first part of **N** may be made as in No. 8 or No. 9, as preferred.

No. 10. Follow directions above when practicing the sentence.



No. 11. Begin with the first stroke of **M**, repeat the straight line drill a full space high, and finish with a short over motion to a count of 1–2, 3–4–5–6–7–8–9–10. Halt slightly on the first down stroke. The purpose of this exercise is to insure the use of arm movement.

No. 12. Curve all the lines. Avoid looping or retracing the points at the bottom. Make the middle point the highest part of the **W**, and make the final stroke short. The last part of **W** is quite similar to the final **t**, as shown in No. 13. Count 1-2, 3-4. Speed 35 to 40 letters.

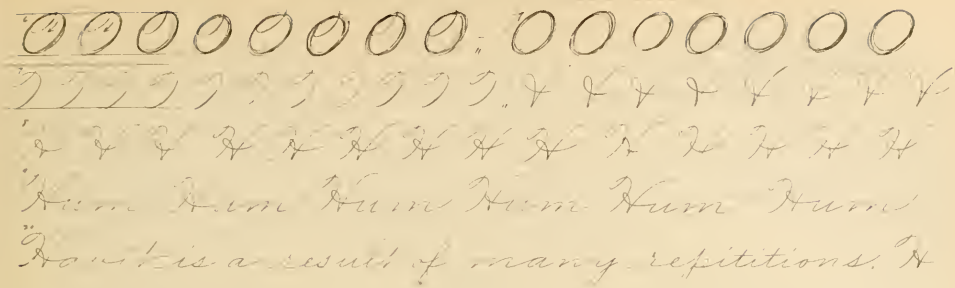
No. 13. Give special attention to **W**, **ll**, and the final **t**. Make a clear distinction between **i** and **e**.

No. 14. Give special attention to **W**, **n's**, the small **w**, and to spacing.

No. 15. See suggestions for sentence practice above.

No. 16. The **H** is a combination of the reverse and direct oval motions. Therefore, it will be helpful to the use of the arm movement in making the **H**, to practice these two exercises. Begin with a loop and roll the arms to a count of 1-2-3-4-5-6. The arrows indicate the direction. Try to retrace the lines. This will develop control.

No. 17. Practice the parts of **H** separately. For the first part count 1-2; for the second part count 1-2-3. Curve all the lines well. Be sure to form a point or angle at the bottom. It is much like the character (&) and.



No. 18. Make the second part a little taller than the first part. Loop the two parts together at half the height of the H. Count 1-2, 3-4. A slight pause at 2, as indicated by the comma, provides time to lift the pen and swing to the last part of H.

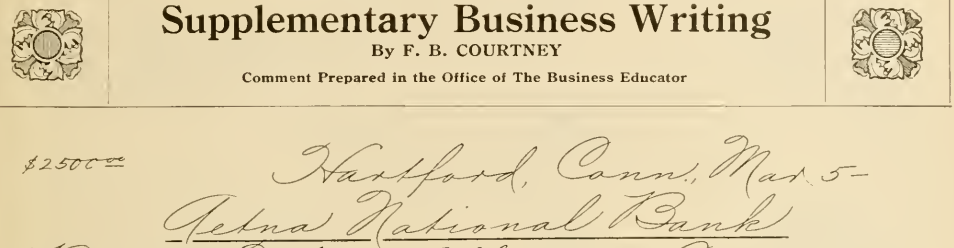
No. 19. This word provides practice in joining the capital H and the letter following.

No. 20. See suggestions for sentence practice above.

Supplementary Business Writing

By F. B. COURTNEY

Comment Prepared in the Office of The Business Educator



The kind of handwriting demanded in business today is a small, neat and rapid style. Students will therefore find that thorough practice on the commercial forms above is just what they need. Get plenty of action in the work by using freedom of and force of motion, with considerable slant in form.

ORNAMENTAL WRITING

By RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

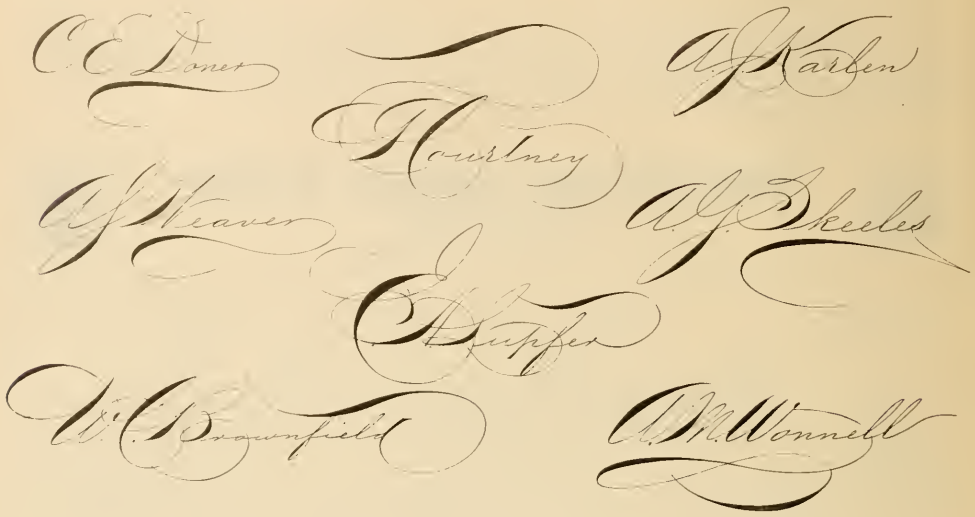
Send Mr. Guillard two pages of your practice work with 25 cents and he will criticise and return your work

The lesson for this month is on card writing. Most of the names presented are devoid of elaborate flourishes. The writer believes that the best ornamental writing is that which is not lost in a maze of lines.

Work at first on practice paper before attempting the work on cards.

It is necessary in card work to get the name to appear well centered, and on a straight line. In order for the name to appear in the middle of the card, it will be necessary to write it slightly beneath the true center, because the capitals extend so much higher than the minimum letters.

Considerable difficulty will, no doubt, be experienced at first to get the name on a straight line. The reason for this is, that as a rule, the average person keeps his eyes too close to the work. Keep the eyes at least a foot from the line you are writing on. This will enable you to gauge your direction. Keeping this in mind, with practice you will learn to write straight.



Signatures by Mr. F. B. Courtney

A skillful group of signatures worthy of your careful study and imitation.

Are Your Pupils Working for Penmanship Certificates?

Department of
PUBLIC SCHOOL WRITING

Frank H. Arnold, Supervisor of Penmanship, Spokane, Wash.

ALINEMENT

You will pardon me, I am sure, if I ail to keep the promsie made last nonth. Some of you will remember hat I planned to further discuss the se of the stencil in February. I am going to discuss alinement instead. I m sure you will not be interested in he reason for my change of mind.

Right at the outset I wish to ask you o consult your dictionary. You will ind, if you do, that alinement is spelled ust as I have spelled it. "Alignment" s all right, too. Now, I am ready "to et down to brass tacks".

A few days ago I examined a set of anguage papers that were prepared by fourth grade class. The form of the riting was good and one could see hat proper speed had not been neg-ected; but the writing had one fatal efect. It was "up hill and down hill" riting. In other words, the alinement as poor.

The teacher who had taught those oys and girls in their daily writing essons had failed to emphasize the enmanship trinity—form, speed and linement. It matters not how good ne form of writing may be, and it natters not if the speed be all right; the alinement is poor the writing is nything but satisfactory. Nine out of en teachers should certainly pay more ttention to alinement.

Satisfactory alinement cannot be ught in a day, a week, a month or a ear. The teacher must begin in the ird grade and succeeding teachers ust stress alinement from year to ear. If this is done, the eighth grade ild will be able to write well, and ick to the line, too, while writing pidly.

To test your class in alinement have our pupils write thirteen capital **O's** as you count. When they have finished, say this to the class: "How many boys and girls have written at least seven **O's** right on the line. Listen, class. A little through the line or a little above the line is not on the line." You will be surprised to find how few of your pupils will write seven **O's** on the line the first time they try it. Go from the single letter to the word. Give your class a test on the word **"Omen"**. Write it with a capital **"O"** in this drill. Let the class write it twelve times as you spell the word. Check up at the end and see how many boys and girls have succeeded in writing six words right on the line.

Go from the word drill to the sentence drill. Let the class write a sentence for one minute from the compendium or Manual No. 144. Find when the minute is up how many sentences each child wrote that were on the line, **every letter of every word on the line.**

Do not give such exercises spasmodically. Do a little work like this day by day. You will soon reap your reward by seeing your class gain power in alinement.

When the child has a **definite thing** to do in writing his interest is aroused and he puts forth his best efforts. You may tell Johnny day by day to watch the alinement of his work, but he soon forgets your admonition.

But when Johnny enters a little contest to see who can excel in alinement while writing a letter, a word, or a sentence a stated number of times, he is going to give the best there is in him.

But I must warn you again relative to speed. Speed and alinement must go hand in hand. The slow writer must be ruled out in any alinement contest. In other words, you must have a minimum speed requirement when any alinement exercise is given.

Permit me to say a few more words about "being definite". A lot of poor teaching is done in writing because the teacher is not intelligently working for definite things. Children often write for five or ten minutes at class periods without any very definite thing being emphasized by the teacher. So often the poor "kiddies" **just write.** They write many times much like they walk; they just stroll around. They "stroll around," so to speak, with a vague idea of slant, form and speed in their minds, but they do it while only half awake mentally. Set a definite thing for your class to accomplish in every lesson, my teacher friend. Hold the child's attention to this one thing by making it extremely interesting and you will really **teach.**

NATIONAL COMMERCIAL TEACHERS' FEDERATION

(Continued from page 7)

them to give more facts about what they can do toward supplying local talent to entertain, what general conveniences they can offer, what publicity will be at our disposal, and such other facts as will lead us to know whether or not such cities are able and willing to give us what is so necessary for the success of our meetings.

Respectfully submitted,
L. Gilbert Dake,
Frank J. Kirker,
J. L. Harman,
Committee.

HEALEY WANTS HELP

Read Mr. Healey's article in this number, and if you know of penmen whose names should appear in any of the four eras mentioned send their names to Mr. Healey.

Mr. and Mrs. W. W. Moore announce the birth of Jack Wilmot Moore, December 12, 1923. Mrs. Moore, formerly Agnes E. Wetherow, was employed by the Zaner & Bloser Company as traveling representative previous to her marriage.

Friends of Good Writing:

In this you have a specimen of a small and speedy style of Zaner Method Form Movement Writing executed with a fairly coarse pen.

Yours for Speed.

E. W. Bloser.

Columbus, Ohio

Beacon Lights of Penmanship

Some Notes on "A Century of Penmanship in America"

By HORACE G. HEALEY, A. M.
120 East 184th St., New Yok City

A WORD OF EXPLANATION

This series of random sketches was begun in the September, 1922, issue. Owing to a severe illness during the winter and spring of 1923, there was an interruption.

The writer hopes now to resume the work and to supply brief biographical accounts of many who participated in laying the broad and secure foundations for the present day success in the teaching of penmanship.

To assist in getting a satisfactory perspective, I divided the series, which is termed "A Century of Penmanship," into five "Eras" of twenty years each. To each "Era" I assigned as many of the notable contributors as I could recall—the date being determined by the period of their zenith.

For the benefit of the new readers of the Business Educator I am going to repeat the lists of the first three Eras, and also to include the list for the fourth Era. I do this for the purpose of asking the cooperation of the older members of the profession in extending the list.

In the sketches already published I have dealt only with those who have passed on. My present plan now is to write of some in the second and third Eras who are happily in full vigor. In fact, I have a sketch prepared of Mr. Ellsworth of the second Era, now living in Asbury Park, New Jersey, born in 1836.

Another second Era man is J. E. Soule, Union League Club, Philadelphia, Pa.

A sketch which will assist in recalling most wonderful artistic creations is the one now ready of that beautiful and lovely soul—Fielding Schofield.

Here are the lists, which I trust the publishers will find room for:

I. The Era of Development 1830—1850

Characterized by a complete transformation in style of writing; change from the old formal English round hand with all down strokes shaded, to a semi-angular hand, with little or no shading.

The chief contributors were Platt R. Spencer and A. R. Dunton.

II. The Era of Promotion and Dissemination 1850—1870

Characterized by the publication of Penmanship texts; Classification and analysis of principles and letters, and the use of display designs for advertising purposes.

Those most prominently identified with the work were:

Platt R. Spencer, Sr., Robert C. Spencer, Platt R. Spencer, Jr., Henry C. Spencer, Harvey A. Spencer, Lyman P. Spencer, S. S. Packard, E. L. Burnett, John D. Williams, H. W. Ellsworth, William H. Duff, Alexander Cowley, George F. Davis, W. P. Cooper, J. E. Soule, George H. Shattuck, James W. Lusk, Victor M. Rice, W. R. Glen, C. E. Cady, M. D. L. Hayes.

III. The Golden Era of Ornamental Penmanship 1870—1890

Characterized by the universal use of copybooks in the public schools; the invention of photo-engraving and the publication of numerous professional periodicals.

Among the chief contributors were: D. T. Ames, H. A. Aument, E. L. Burnett, F. H. Burdett, C. A. Burdett, J. P. Byrne, H. S. Blanchard, C. N. Crandle, R. S. Collins, C. C. Curtis, H. C. Carver, Jackson Cagle, H. C. Clark, A. W. Dudley, H. W. Flickinger, D. H. Farley, W. N. Ferris, George A. Gaskell, L. A. Gray, A. H. Hinman, C. S. Haley, E. M. Huntsinger, H. B. Henkel, H. E. Hibbard, E. K. Isaacs, H. W. Kibbe, B. F. Kelly, H. C. Kendall, J. T. Knauss, D. R. Lillibridge, W. H. Lamson, D. L. Musselman, J. M. Mehan, J. F. Moar, J. C. Miller, Uriah McKee, Wm. Allan Miller, A. S. Osborne, Chandler H. Pierce, W. H. Patrick, I. S. Preston, J. W. Payson, A. P. Root, Charles Rollinson, A. J. Rider, C. W. Robbins, T. J. Risinger, Fielding Schofield, H. W. Shaylor, J. W. Swank, John R. Scott, W. H. Sadler, Langdon S. Thompson, J. M. Vincent, L. L. Williams, Charles R. Wells, C. A. Walworth, S. C. Williams, B. M. Worthington, F. W. H. Wiesehahn.

IV. The Era of Practical Business Writing 1890—1910

Characterized by the passing of the purely ornamental, and the introduction of unshaded practical writing; investigation and rejection of vertical writing; universal adoption of "Muscular Movement"; abandonment of the use of copy books in public schools; requirement that public school teachers be thoroughly qualified in method and skill to teach penmanship.

Among the leaders and chief contributors of this era were the following:

E. W. Bloser, W. H. Beacom, H. W. Ballentyne, H. P. Behrensmeyer, S. E. Bartow, M. K. Bussard, C. C. Canan, F. B. Courtney, T. Courtney, W. E. Dennis, A. W. Dakin, F. B. Davis, C. E. Doner, J. F. Fish, C. A. Faust, M. J. Goldsmith, W. F. Giesseman, E. L. Glick, D. W. Hoff, S. D. Holt, G. W. Harman, C. V. Howe, L. C. Horton, W. J. Kinsley, L. M. Kelchner, J. C. Kane, H. T. Loomis, H. B. Lehman, J. W. Lampman, C. C. Lister, S. E. Leslie, R. G. Laird, E. C. Mills, L. Madarasz, S. C. Malone, T. H. McCool, M. B. Moore, A. N. Palmer, H. W. Patten, I. W. Pierson, C. G. Price, C. G. Prince, E. F. Quintal, G. A. Rockwood, C. W. Ransom, L. D. Smith, A. J. Scarborough, F. W. Tamblyn, L. M. Thornburgh, A. D. Taylor, A. C. Webb, C. P. Zaner.

V. The Era of the Present Day 1910—1930

The names are legion!

Miss Marian C. Johnson of Brooklyn, N. Y., is a new commercial teacher in the High School of Bound Brook, N. J.

Leslie C. Millard, recently head of the Commercial Department of the Salem, Mass., High School, has accepted a position as Executive Secretary of the Community Health Association of Boston.

The **Misses Hilda Hayes, Alice Nazarian, Gladys Anderson** and **Gertrude Evans** are new teachers in the schools of Lexington, Mass.

Carl N. Harer, for the past few years commercial teacher in the American Business College, Minneapolis, has recently accepted a similar position with the Scranton-Lackawanna Business College, Scranton, Pa.

Chas. H. Robeson, who attended The Zanerian College of Penmanship in 1919, and who has been active in commercial education and vocational educational work, was united in marriage to Miss Mary Tom McKinney on October 28, 1923. Mr. Robeson is now connected with the University at Athens, Ga.

Leslie E. Jones, the card writer of Elbridge, N. Y., has been making steady progress in his penmanship from year to year. The specimen just received shows more uniformity and professional touch than any work we have ever seen from his pen. He is the persistent type of young man that is bound to win.

M. N. Bunker, a regular B. E. contributor, and president of The Peoples College, Kansas City, Missouri, writes: "We have arranged to move into larger quarters, the third time since January, 1923. We are now located in the same building as we have been since since August, but in greatly increased space, and with a business outlook never equaled in the history of the school."

Mr. and Mrs. M. Otero Colmenero, San Juan, Porto Rico, announce the birth of Manuel Emilio on November 24, 1923. Mr. Colmenero is one of the most skillful penmen in Porto Rico; in fact, there are very few young penmen in the States his equal.

Connecticut Business Educators Association will meet in the Meriden High School, Meriden, Conn., February 23, 1924. Shorthand and typewriting contests are to be held and good talks are promised.

Miss Del Gillespie, Philadelphia, Pa., si writing very neat name cards, as shown by a package received from her lately. Let's see more cards from the ladies.

A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

THE GREATEST SALESMAN IN THE WORLD

(Continued from January)

The capital of the United States Steel Corporation was very soon increased to fourteen hundred million dollars, and Charles M. Schwab became its president at a salary and bonus many times as large as that of the President of the United States and he went over to Europe to look around, and perhaps sell steel for a railroad or two or a couple of navies or some little thing like that. Incidentally, he went down to Monte Carlo, the fashionable gambling hell of Europe, bought a stack of chips, and saw the roulette ball whirl around the magic circle, and stop on the red, black or green, and he lost or won a few thousand dollars, but the stories came back to America that the head of the United States Steel Corporation was trying to break the bank at Monte Carlo as many a man had tried before, and had been broken himself in the effort.

The religious press was horrified, the pious gamblers who every day were betting on the price of stock on Wall Street were terribly shocked to think that the president of United States Steel was playing games of chance at Monte Carlo, and when two years later Schwab resigned the story went around that he was forced out by Morgan, who every Sunday passed the plate at fashionable St. George's. I went there one Sunday to hear the eloquent Dr. Rainsford preach and saw that red nosed old millionaire, Morgan, pass the plate. There were twenty dollar bills in it, but none of them came from my pocket, a quarter was about my limit. They say Morgan was a financial buccaneer, and that old Sir Henry, the Carribean pirate, had nothing on J. Pierpont. They told terrible stories about the doings on his great ocean going yacht, The Corsair. Those who knew Morgan said the ship was well named, and only needed the black flag with the skull and cross bones. Probably the Morgan stories were no nearer truth than the one that Schwab was forced out. Morgan was no fool. He knew he had for a super. the greatest steel master in the world, and begged Schwab to hold on long after he wanted to retire, for he did not like the atmosphere of the United States Steel Co. When he was with Carnegie that wise Scotchman gave the young American oportunity to do as he pleased, and he did it, and got tremendous results. Results that never would have been achieved if he had been hampered as he was in United States Steel.

The young man very soon after he became head of the greatest corporation in the world decided that the position was not to his taste. Too many cooks he thought were spoiling the broth, and he decided that he would be his own boss, and succeeded in buying a controlling interest in the stock of the Bethlehem Steel Company which was then bankrupt, and could be bought for a fraction of its par value. He told Morgan of his plan, and asked the banker to take his resignation as head of the United States Steel, but Morgan begged him to stay on until the great corporation was established in the confidence of the world. Morgan bought this controlling interest in Bethlehem Steel for the young man, and told him he would hold it for him until they were ready to let him go, but two years later he insisted on resigning, took over the ill-fated ship building trust, and nearly became wrecked by doing it. It was Morgan who saw the deal through, and in taking the Bethlehem Steel Company he got control of the Union Iron Works of San Francisco, The Bath Iron Works, The Fore River Ship-yards, The Carson Ship-yards, and several smaller companies in the United States, and in Mexico.

The Steel King

Then, this young man who had studied steel as no other man had; who knew the subject as no other man did, and who knew what the world wanted, and would pay a high price for. began to make specialties in steel: Armor plate, steel for cannon, steel for high power explosives, steel that brought a dollar a pound, where tool steel brought fifteen or twenty cents or even down as low as two or three cents a pound for railroad steel. When the war broke out between Germany on the one side, France, England, and Russia on the other side—that was just the beginning before thirty more nations unsheathed their shining swords and mixed up in the Kilkenny cat fight of Europe—Bethlehem Steel was making all kinds of specialties for the Government, and of course this fact was known all over the world, and there came a cablegram from Kitchener of Khartoum who was in supreme command of the British War Department, asking Charley Schwab to come to London for an interview. Schwab went over on the Olympia. This was very late in 1914(and it was on this voyage that the great liner picked up the survivors of the crew of the British war ship, Audacious, the first, but not the last, to be sunk by a German submarine. The ship, on wireless order from the war department, was held over a week at anchor to keep the news of the loss of the war ship from leaking out, but Schwab's appointment with Kitchener allowed him to be the only passenger put on shore at a little port on the Irish Coast seventy-five miles from where the steamer was to sail that evening to Liverpool.

"Get me an automobile," said Schwab. "The only automobile in this whole part of Ireland belongs to a doctor five miles away," said the fisherman who had landed him. "Get me that car, and get me to Londonderry in season to catch the Liverpool Boat and I will give you one hundred pounds. That was more money than had ever been seen in that little place, and they captured the doctor's flivver, and took big Charley up to Londonderry to catch the boat, but there he met more trouble. The captain was sure he was a German spy. Schwab was 100% German in name, and the captain finally took him to Loverpool under arrest, after he had sent off a telegram to Kitchener, asking to be verified. Said the captain, "I'll take you to Liverpool, and if there's a telegram there for you from Kitchener, you are all right, and if there isn't you will go to the tower and they will shoot you."

The telegram was there, and the steel king, and Kitchener of Khartoum met, and short were the words.

"Can you make a million shells?" said Kitchener.

"Yes," said Schwab.

"Hoy long will it take you?"

"Ten months."

"Can you make guns?"

"Yes."

"What else can you make?"

"Armor plate, submarines, destroyers, most anything."

"This is not going to be a short war," said Kitchener. "I think it will take five years, and I want your pledge that the control of your steel corporation will not be sold by you until five years from now."

"Draw up the papers, and I will sign them," said Schwab, and he went back with an order for fifty million dollars worth of war material, and a few and a few months more fifty million dollars worth of submarines, but Mr. Bryan, our grape juice Secretary of State, objected and these ships were made in parts in Bethlehem and assembled in Canada. The Bethlehem Steel Works it is said made one hundred fifty million dollars worth of war material for England, and seventy-five million for Russia, not then bankrupt.

The plant at Bethlehem was doubled and doubled again, and there were shipbuilding plants at many places; and after the United States went into the war an enormous plant at Squantum near Boston Harbor. The entire Bethlehem Steel Works were commandeered by the United States, and finally the man himself was called to take charge of the tremendous ship building operations at Hogg Island where he was to build ships enough to practically bridge the Atlantic, and he would have done it if the Armistice had not come in the fall of 1918.

The Shipbuilder

Things were in a bad way at Hogg's Island, and Schwab was the fifth man in a year to take hold of the business. All the rest fell down, but there was no such thing as failure to this man

(Continued on page 21)

MENTAL MEANDERINGS

By CARL MARSHALL
Route 1, Box 32, Tujunga, California

The greatest reward that can come to any doer of good things, is the privilege of seeing the fruition of his work. Conversely, the greatest humiliation that can befall any conscientious worker is to be confronted with his own failures. The schoolmaster, if he has worked long enough and lives long enough, has a rare opportunity to see what his work has amounted to,—rather a better opportunity, I think,—than any other professional worker.

Why They Made Good

The foregoing observations are suggested by a recent experience of mine, so interesting and unique that it is worth telling about. Some thirty odd years ago, I was for several years associated with a business, normal and preparatory school in Northern California, and recently I have been revisiting the scene of my former work. About thirty years ago this school was destroyed by fire and never was rebuilt, but there are still living in the county many of the old students. Some of these conceived the pleasant idea of making my visit the occasion for a reunion of the old boys and girls, most of whom are now in or near the fifties. Now, a third of a century is a good while for school to be out, and these youngsters had naturally strayed rather far from the playground. A few of them were still in the old home town or county, others were variously scattered up and down the state, and some were as far away as Chicago. Nobody could even make a guess as to how many would be in their seats when the bell should tap again.

Well, as it turned out, eighty-three of them sat down to the reunion banquet which was spread at the Eureka Inn, a spic-and-span new hotel that had recently been built through the enterprise of the town chamber of commerce. Stunts like that are often put over by these snappy California towns. Among those present were many who had come from many distant parts, and there were many appreciative letters and telegrams from those who could not come. However, it is a digression from the original purpose of this meandering to tell in detaill of this party of old-time schoolmates. There were toasts and delightfully reminiscent talks by lawyers, politicians, big men of affairs and other prominent folks, all of whom had filed in and out of my classrooms in the days agone when they were just ordinary boys and girls. And of course, there were a lot of kindly and all too complimentary things said of the one whom they were kind enough to refer to as "our honored guest, our dear old Professor".

All this delighted me of course, but the thing that was really and deeply impressive, and what I set out to write about, was the way that these boys and girls of this little pioneer school of the eighteen eighties had made good. The group included the Mayor of the city, the District Attorney of the County, and several other successful lawyers; two or three prominent physicians, several county officials, a dozen or more of teachers, and a long list of merchants, manufacturers, ranchers, and other successful men of affairs. One of the best speeches of the evening was made by a stalwart man whom I had known as an obscure little lad, the son of an ordinary laborer. Now he is the Superintendent of the largest lumber manufacturing concern in the county. It was a remarkable output for any school, and the more remarkable from the fact that among all these young people who came to school to me in those old days, I could learn of only two who had made a failure of their lives.

How is it to be accounted for? Not through the teachers, I think, despite the grateful and kindly things they say about us. It is probable that the same students within the same surroundings, would have done as well with any other group of teachers who were equally in love with their work. The explanation lies, I think, in the simple and wholesome conditions under which these young people lived and worked. Humboldt County in those days, although including an area nearly as large as the state of Connecticut, had less than 20,000 people. The largest town numbered but 7,000. There were no railroads, and but one wagon road leading to points outside the county. The only communication with San Francisco, 275 miles down the Coast, was by two coasting steamers that dropped into Humboldt Bay twice a week. Of course, it was before the days of autos, telephones, electric lights, radio and movies. Shows of any sort were few and far between. The young people I am writing about were happily undistracted or uncorrupted by sport athletics, frat societies, jazz dances, joy-riding or unchaperoned petting parties. A decent girl would no more have thought of smoking a cigarette either in private or public than she would thought of walking into a saloon and ordering a drink. There was almost an equal absence of dissipatory wildness among the boys. And they were not mollycoddles, either, but keen for rollicking fun, so keen that sometimes they found themselves called to the carpet in the Principal's office. But they had no opportunity to become blase sports or adepts in the various savageries of popular modern vice.

In short, the school itself with its work, was the most interesting thing in the lives of these learners. Its associations absorbed their interest and supplied their inspirations and ideals. Is it any wonder that they took to their studies earnestly, made good records and went out into the world with a just estimate of life and its values? I wish it were possible for our boys and girls of this year of nineteen twenty-four to have the same good chance for education and character building that was enjoyed by the youngsters of this far-away Humboldt country in those simple and wholesome days of the eighteen eighties. The bizzare distractions and dissipations of our modern life make things rather difficult for the average boy or girl I think, notwithstanding the supposedly great improvements that have been made in our schools and our educational methods. Probably our schools and our teachers are just as good or better than they ever were, but there are a whole raft of things outside the school life that are not good for the boys and girls, and that explains our truant officers, probation courts, detention and reform schools, things that were unknown and unneeded a generation ago.

Well, what is the answer? Can anything be done to give the school the right of way in the life of our boys and girls? I think there is. Parents with the brains and the will to face the problem can do much to protect their children from the flock of dissipations that work to break down the moral fiber of the child. School authorities can, if they will, make the schools places of learning rather than places of entertainment and social dissipation, as too many of them are. Teachers of the right sort can make the school work the most interesting thing about the school, and awaken in the student that intellectual enthusiasm that rises superior to the various fooleries of life. We humans have had to struggle against adverse environment ever since we lived in caves. It is one of the inescapable penalties of life, and the hardest and most inescapable struggle of all is the one that we make for the welfare of our children. After all, it is for them that we live.

Albert J. Creamer, Supervisor of Penmanship in the Oklahoma City schools, died December 12.

On account of ill health, Mr. Creamer retired from the schools last year. He was born on a farm near Jeffersonville, Ohio, March 26, 1854, and was educated in the Lebanon, Ohio, elementary and high schools, Lebanon College and Valparaiso University. He received his penmanship work in the normal school for teachers at Xenia, Ohio.

His first position was in Chillicothe, Ohio, where for twelve years he supervised penmanship. In 1907 he went to Oklahoma City as supervisor of writing, where he developed his system of penmanship which was adopted by Oklahoma.

He is survived by his wife and five sons.

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Professor of Economics, American University; Lecturer on Advanced Accounting, University of Maryland
Public Accounting Offices in Washington and Chicago

PARTNERSHIP OPERATION

The accounting problems which pertain to the operation of a business under the partnership form of organization arise out of a division of the profits and losses and the consequent necessary adjustments to the capital accounts.

It is a general principle of partnership law that, in the absence of an agreement to the contrary, profits and losses are divided equally among the partners regardless of the amount of their capital investments or importance of the services rendered. However, the partnership agreement may provide for a distribution of the profits in any ratio the members may deem proper. Where the agreement stipulates that profits shall be divided on some basis other than equally it is presumed that losses, should they occur, will be borne in the same ratio.

While the accountant must always be guided by the terms of the partnership agreement, the several partners when providing for the division of profits should consider a number of important factors. The capital contributions may have been equal or different; the value of the services of each of the partners may compensate for differences in capital; special skill or reputation for fair dealing with customers may receive special recognition.

The different methods employed for a division of profits may be summarized as follows:

1. In an agreed arbitrary ratio.
2. In proportion to the capital invested:
   (a) original contribution, or
   (b) capital at the beginning of each fiscal period, or
   (c) overage capital during the period under consideration.
3. Compensation for services to one or more, or all of the partners, at fixed sums, and equal division of the remainder or on some arbitrary basis.

A stated percentage of the capital contributed may be paid to each partner, with a division of the remainder equally or some other basis. This method is usually called the "payment of interest on the capital."

Where the services of the several partners vary in value because of differences in ability, etc., the profits may be divided on a basis materially different from the capital invested. For instance, three partners had invested respectively, "A" $12,000, "B" $15,000, and "C" $18,000, and divided profits "A" one-half, and "B" and "C" each one-fourth.

When the profits are divided in the capital ratio, each member of the firm will receive such a proportionate part of the same as his capital account bears to the total capital. In the above case the profits would be distributed "A" 4/15, "B" 5/15, and "C" 6/15.

Where the amount of the capital invested is an important factor and the capital accounts of the several partners show considerable variation during the period, it is frequently provided that profits shall be distributed according to average investments. In such cases the basis of profit sharing is the amount of the capital furnished by each partner and the duration of its use in the business. There are two methods of determining this basis. Under the first method the amounts contributed are multiplied by the number of days or months between the date of payment and the end of the period, and a similar calculation is made of the withdrawals. The difference between the sum of the products of the investments and of the sum of the products of the withdrawals is the average capital for one day or one month.

The following example illustrates the method of calculating the average capital under this method:

Statement of the Account of William Jones

Contributions—					
Jan.	1....	$5,000	x 12	$60,000	
April	1....	3,000	x 9	27,000	
Aug.	1....	2,500	x 5	12,500	
Oct.	1....	500	x 3	1,500	$101,000
Withdrawals—					
March	1....	800	x 10	8,000	
June	1....	1,000	x 7	7,000	
Nov.	1....	500	x 2	1,000	16,000
Average capital for one month					85,000

Under the second method the balances of each partner's account are multiplied by the length of time that it remains unchanged. The sum of the products will be the average capital for the period under consideration. The result is the same by either method, but the second method has the distinct advantage of providing a check upon the work in regard to the time, since the months must total to make the year, or whatever fiscal period is used, and the last balance used should correspond to the balance of the account as shown by the ledger.

The second method of calculating the average capital is shown by the following:

Assuming William Jones and James Smith to be partners and sharing profits on the basis of the average capital the profits would be divided 85/150 and 65/150 respectively.

Where the differences in the ability of the several partners is recognized by the payment of salaries to some or all of the partners, such salaries, if in themselves reasonable, are charged directly to the operating accounts. The accountant should be careful, however, to include as salaries only such amounts as are reasonable under the circumstances. Where the amounts credited to the partners as salaries greatly exceed the amount which would have to be paid to outsiders for like services, there is danger that the operating profits will be understated and, in a manufacturing concern carrying a large supply of finished goods, inventories are overvalued.

If the partnership agreement provides for the payment of "interest" on the capital of the several partners the accountant should be careful to make the proper adjustments. The term "interest" when used in this connection is, of course, a misnomer, since capital contributed by the several partners is not borrowed money. The fact that the agreement provides for the allowance of "interest" on partners' capital does not imply that interest is to be charged on withdrawals. Frequently where the partnership agreement provides for interest on partners' capital it is intended merely to give a preference on the basis of capital invested as to certain parts of the profits, and to divide the remaining profits equally or on some other agreed basis. A provision of this kind frequently causes rather unexpected results. Thus, where "A" has invested $5,000 and "B" $10,000, under the agreement that interest shall be credited on their respective capital accounts at the rate of 6% per year and there have been no profits, "A" would be credited with $300 and "B" with $600. There being no profits, the $900 charged to "interest" would then be charged to "A" $450 and "B" $450, reducing "A's" capital account to $4,850 and increasing "B's" to $10,150, a result probably not contemplated by either party when the firm was formed.

It seems to be a general rule followed by accountants in the country that if "interest" is credited on the capital accounts of all the partners, such "interest" is not charged to the regular interest account, but to the profit and loss distribution account.

(To be continued)

Statement of the Account of James Smith

January 1 Invested	$3,000, balance	$3,000 for 1 month	$ 3,000
February 1 Withdrew	1,000, balance	2,000 for 1 month	2,000
March 1 Invested	4,500, balance	6,500 for 1 month	6,500
April 1 Withdrew	1,500, balance	5,000 for 2 months	10,000
June 1 Invested	1,000, balance	6,000 for 2 months	12,000
August 1 Withdrew	700, balance	5,300 for 2 months	10,600
October 1 Withdrew	500, balance	4,800 for 1 month	4,800
November 1 Invested	2,500, balance	7,300 for 1 month	7,300
December 1 Invested	1,500, balance	8,800 for 1 month	8,800
		12	$65,000

The Ways and Means of Speech

By CARL MARSHALL

VII

The English Verb

In most, if not all languages, the grammar of the verb appears to give most trouble. The reason for this is that our actions and emotions, with their many complications and relations which are mainly expressed by verbs, occupy much the larger part of the domain of thought. Although the nouns far out-number all the other parts of speech, and doubtless date further back in the history of speech, the ideas they express are simpler, and their meanings are subject to less variation through their association with other words. The basis of language is thought, and, conversely the basis of thought is language,—neither, in fact, can exist without the other,—but the essential of thought is assertion, or the sentence, and there can be no assertion, or sentence without the verb. It is the key-stone of the language arch, and without it, our speech would fall into a shapeless mess of unrelated ideas. This supreme importance of the verb in the structure of speech, is suggested by the etymology of the word, **verb** itself, which is a derivative of the Latin, **verbum**, a word. That is, the verb is **the word**, in the sentence.

But in order that the verb may fulfill this supreme function, it has had to undergo many variations to conform to the varying circumstances under which action or qualities may be predicated. Thus, we may want to express the completion or continuance of an act, whether the act occurred in the past, the present or the future, whether the act actually happened, or whether it was merely supposed to happen, or might happen or could happen.

These contingencies are summed up in grammar under such terms as tense, mode, voice, number, and person, and by such classifications of the form and meanings and limitation of verbs as finite, active, passive, neuter, transitive, intransitive, regular, irregular, and so on. In the ancient or "dead" languages, as well as in most modern tongues other than the English, these variations in the use and limitation of verbs were mostly expressed by changes in the form, called inflection, and this makes the study of these languages a formidable task. But in English, we happily escape most of this grammatical complexity, by using simple little "helping words," or auxiliaries, instead of the perplexing inflections, as in such predicate forms as "might have been killed," "ought to go," "shall have written," etc.

As there is very little in the way of grammar to the English verb, there is very little profit to the student of English in mastering the complicated terminology given in the grammar books under the head of conjugation, involving all the various combinations of "Voice," "Mode," "Tense," etc. There is good authority for the observation that there is really no such thing in English as either voice, or mode and with the exception of the past indefinite, **wrote, went, ran, saw,** and the S-forms, **writes, gives, runs,** etc., we have no definite tense forms. Neither is voice indicated by any change in the verb, other than the use of a participle and an auxiliary, as **was written, had been killed, were taken,** etc.

There are just two things necessary in order to master the English verb: first, to learn the fundamental forms of the verbs and the laws that govern their use; second to know the **meanings of the verbs themselves,** which last, of course is not a matter of grammar at all, but of diction, or the right use of words. To use **can** when one means **may, had ought** for **should,** or **lay** for **lie,** is no more "ungrammatical" than to use **expect** when one means **suspect.** As to forms, the irregular, or so-called "strong" verbs, have five, viz.: The Name Form (write); the S-form, (writes); the Past Indefinite, (wrote); the Past Participle, (written); the Present Participle, (writing). In the regular, or "weak" verbs, the Past Indefinite and the Past Participle, (walked) are alike, hence these verbs have but four forms.

There are certain limitations for the use of these forms, which can be learned by anyone of average mentality in one or two lessons. They may be stated as follows:

Name Form. Used **alone,** or without an auxiliary, to express action in present time, as, "They write," or with various auxiliaries to express action in other tenses, as, **do write, did write, will write, might write,** etc.

Note. It it misleading to call this form of the verb "present," as it is used in the past or the future tenses quite as often as in the present. As a matter of fact, the form carries no suggestion of tense.

S-Form. Used with subjects in the first person singular only, and without an auxiliary, as "He writes".

Past Indefinite. Used to express actions in past time and without auxiliaries, as "He wrote".

Past Participle. Used with auxiliaries to express a completed or perfected action in any tense, as, "It was written," "He may have written," "It will be written".

Present Participle. Used with auxiliaries in any tense to express an action that is going on at the time indicated, as, "We shall be writing," "He was writing".

Probably at least one-half of the common misuses of the verb arise from the violation of the foregoing simple and definite little rules. These violations include such common solecisms as "I seen him," "He has went to town," "They come yesterday," "The boys works hard". Of course, especially in the cast of the irregular verbs like **lay, lie, rise, sit, set,** and so forth, one must learn **thoroughly** the **forms of each verb.** Many of the above and similar expressions may be avoided, without much knowledge of grammar, by those who care, and who will observe the conversation of cultivated people, but it is a great help to know **why** the expressions are wrong.

Under this head, comes the very common misuse, often by cultured persons, of that little contraction, "don't". The best way to avoid this misuse, is to remember that the expression is the equivalent of "do not". By bearing this in mind, we shall not say, "He don't like it," "It don't matter," etc., for no one would say, "He **do** not like it," "It **do** not matter".

Under the rule for the use of the S-form, arises the often puzzling question of the agreement of the verb with its subject. I shall conclude the present paper with some frank discussion of this vexed question. To begin with, it should be stated without mincing matters, that the time-honored "Rule", "The verb agrees with its subject in person and number," is not and never was true in English, whatever may be the case in Latin or other inflected languages. It would have been much nearer the mark to say in behalf of the English verb: "The verb does NOT agree with its subject in person and number". First as to this alleged agreement in person. With the one exception of the S-form, which is restricted to the first person singular, the verb is quite unaffected by the person of the subject. We say, **I had come, he had come, you had come,** and so on with all the compound verbs, except those having the S-form, as **has, does, is,** or **was,** etc. In fact, with the exception above noted, the English verb has no "person".

As to number, the same thing is true, except that even the S-form or singular, is often correctly used with plural subjects, and even with compound subjects. Thus we say, "Five dollars **was** given for the book," "Ten miles is the length of the course," "Bread and milk **is** good food," or "The family do not, or does not agree," according to what we mean. When Kipling wrote: "The shouting and the tumult **dies**", he was pounced upon by a lot of critics of the Miss Nancy type, who waxed sarcastic because "this great English writer did not know enough to keep his verbs in agrement with their subjects." Perhaps they would have written: "Pork and beans **are** a favorite Boston food".

The truth about this matter of verb agrement is, that we make our verbs conform, not to the **form** of the noun, whether singular or plural, but to its **meaning.** When we say, correctly, "Fifty pounds of beans **was** sold" we are not thinking of the beans separately considered, but of the whole quantity

(Continued on page 31)

PROGRAM NATIONAL ASSOCIATION OF PENMANSHIP SUPERVISORS

H. C. Walker, Pres., St. Louis, Mo.
Sara K. Munn, Vice President, Rock Island, Ill.
E. G. Miller, Secy. and Treas., Pittsburgh, Pa.

Hotel Warwick, St. Louis, Mo., April 23, 24 and 25, 1924

Wednesday—9 to 11:30 A. M. Hotel Warwick.

Music, Mr. Eugene M. Hahnel, Supervisor of Music, St. Louis Public Schools.

(a) Address of Welcome.
(b) President's Address.
(c) How can the Principles of the Writing Lesson be made to Function in Daily Written Work? Subject introduced by Miss Sara K. Munn, Davenport, Ia. Discussion.

Wednesday—1 to 3 o'clock.

A visit to a St. Louis school to witness results under the plan of Progress Card of Daily Written Work.

Wednesday—8 o'clock P. M.

(a) How can Supervision be Conducted with the Least Waste of the Supervisor's, the Teacher's, and the Pupil's Time? Subject introduced by Miss Lena Shaw, Detroit, Mich. Discussion.
(b) Some Junior High Schools are omitting Penmanship Practice, (except for the very poor writers). Can the majority of children be taught to write well enough by the end of the sixth grade to warrant Discontinuing the Practice? Subject introduced by Mr. H. H. Ryan, Principal Ben Blewett Junior High School, St. Louis. Discussion.

Thursday—9 to 11:30 o'clock.

(a) Present Day Issues in Teaching Penmanship. Dr. Frank N. Freeman, University of Chicago. Discussion.
(b) Which Movement is Best for Primary Grades. (1st, 2nd, and 3rd Grades), Whole Arm, Muscular, Combined, or Finger? Each of these movements will be represented by an ardent adherent.

Thursday—1 to 3 o'clock P. M.

A Visit to a St. Louis School to Witness Results in the Primary Grades. In St. Louis, corrected finger movement (primary movement) is used in grades below the fourth.

Thursday Evening—8 o'clock.

Tenth Anniversary Banquet. Mr. J. H. Bachtenkircher, Lafayette, Indiana, Toastmaster.

Friday—9 to 11:30

(a) Should All the Teachers of a School be Required to Teach Penmanship? Is Departmental Penmanship a Success? Is the Special Teacher Plan a Success? Subject introduced by Miss Laura J. Breckenridge, Lafayette, Ind. Discussion.
(b) Round Table Discussion.

Friday—1 to 4:30 o'clock.

(a) Election of Officers.
(b) Judgment of Specimens with a View to Making a Scale.

CRAGIN

(Continued from page 17)

who, as he truthfully said when he took his first dollar a day job, could drive anything. Now, there are two ways of driving: one is done by the officer who gets behind his company and says: "Go ahead, boys!" The other is done by the officer who gets ahead of his company and says: "Come on, boys." Schwab was one of the "come on boys" style; never asked anybody to do more than he did, and his whole plan of production from the day he began to have control of the help of Andrew Carnegie & Co. has been to pay a bonus for work above the average.

The ship building progressed by leaps and bounds the moment Schwab took command, called the great army of ship builders together, and inspired them with his own tremendous vitality. They built one big ship in twenty-seven days, and Schwab took off his own gold watch, and gave it to little English Tommy Watson, the master ship builder of that yard as a medal for his exertions, and he promised Admiral Vowles a Jersey cow if he got out fifty ships in a certain very brief period of time. Schwab could leave the Bethlehem Stele Works, which now extended four miles along the banks of the Lehigh River at Bethlehem, for when he began business at Bethlehem he followe the same plan Carnegie had taken, and picked out fifteen young men from the bankrupt company, and made them his lieutenants in the building up of the enormous corporation. Thirty million dollars was its sotck at first.

Now when the war broke out there were any quantity of men in this country who sympathized with Germany, for we have a German-American population of more than twelve million. Schwab had visited Germany many and many a time, and I presume had met Von Tirpits and Ludendorf, and even Kaiser Bill himself, and he greatly admired many things about the tremendous Krupp gun works at Essen. The Secret Service Dept. of the Wilhelmstrasse assured the German War Dept. that Schwab was German, and would not help the allies, so they decided the way to secure him was to get contral of the stock of the Bethlehem Steel Co. and then prevent that company from furnishing war material to the allies. They didn't think then that the United States would ever get into the scrap for this was early in 1915, so they approached Schwab to buy control of the steel works. It is said that he was offered a hundred million dollars for his stock, a little more than half of the total stock of the company. He admits an offer of sixty million dollars, and there is no doubt he could have had his own price, but Schwab is a hundred percent American, whatever his name might indicate. His sympathies were all with the allies, and he had given Kitchener his promise not to sell for five years.

It became necessary to greatly increase the capital stock of the Bethlehem Stele Company. New stock must be issued, but Schwab said: "The only one way they can get possession of this company is to buy my interest in it, and I will never sell that to anybody who might become an enemy of the United States. We will issue new stock, thirty, fifty, a hundred million dollars; that stock shall have its share of the dividends, but no voting power," and that is the way all the stock of the Bethlehem Steel Company except the original thirty million has been issued.

Charles M. Schwab is still in the year 1923, at 61, in supreme command of that company. He says he has retired from the business which is now in the hands of Mr. E. G. Grace, one of the young men he selected when he took over the work in 1905. Not one of the fifteen proved a failure. The salaries of these men are merely nominal. Some of the best men draw only a hundred dollars a week, but they get a bonus on the amount of steel they produce, and Schwab in a recent address said that Mr. Grace would draw more than a million dollars as his share for the year 1921.

Schwab says: "The only luck I ever had was to be born with good mental powers, and a physical constitution that thrives on the hardest kind of work. I had enough hardships and trials, but I would not give up the experiences of a boyhood born of luxuries and paved with many obstacles for any amount."

Physically Schwab is a big fellow, and he keeps in fine condition all the time. His idea of rest is to do something else. You can't imagine him sitting in a rocking chair and telling stories. "My office is where I am," he says, and that is true.

Schwab is a good card-player. Old Uncle John Wilson of Franklin, Pennsylvania, said to him when he went to Washington: "Say, Charlie, you don't need any salary from the Government; all you need is to get those rich fellows down there to play bridge with you and you will make more than you can with the steel business." From this I judge that Mr. Schwab doesn't lose heavily at bridge or poker.

In the summer of 1915 he took up golf. This was his first venture in outdoor sports. His costume is very simple—he just takes off his coat and vest. Nobody who knows Schwab could imagine him in the fancy knickerbockers and checkered stockings and freak cap of the golf fan.

He has always been a lover of music, for he came from a musical family. His grandfather was a fine musician, and he taught the boy to play the piano and the organ very well, and they say he can fiddle first-rate. One of his stunts used to be, when he was a young man, and mixed with the boys, to play "Yankee Doodle" with the left hand, "Annie Laurie" with the right hand on the piano and sing "Home, Sweet Home," a certain melodious mixup. In his great mansion on Riverside Drive, New York, there is a magnificent cathedral organ with echo organs scatterel all over the house. He

(Continued on page 24)

Going Into Business

By M. N. BUNKER
President, The Peoples College, Kansas City, Mo.

CHAPTER V

Be Your Own Business Man

Be your own business man!

In one of the old public school readers studied by your grandmother and mine there was a fable something like this:

"Once upon a time a lark built his nest in a field of growing grain. The grain was young, and when he brought his mate to the nest they could look out of their home over the surrounding field and it was green, and fresh. This continued even after the last egg had been laid, and the mother bird had settled upon her task of hatching a brood of babies. The days passed, however, the grain grew taller, and changed from the green to a golden color. The freshness was gone, and instead it gained the rich odor of ripeness. The harvest time had come, as had also the tiny family. With this condition existing the mother bird was horrified one day to find the farmer and his son near her home, discussing the harvesting of their grain. 'I will send for my brother James' said the farmer. 'He will come and cut this grain for me, and will do it at once.' And the farmer and his son passed on, leaving the little mother in despair. Her family was too small to move, and she knew not wha to Her mate, however, urged that she settle her feathers, and wait for the morrow, 'for,' he said, 'it may be that the farmer's brother will not come.' So the mother bird took her mate's advice, and waited. The farmer's brother did not come, not the next day nor the next. But the following day the farmer himself returned, this time with another son. 'Your uncle' he said, 'did not come, but I must certainly have this field harvested. I shall send for neighbor Smith, who will come with his reaper, and harvest this field for me.'

"Again the mother bird suffered agonies, and again her mate settled his feathers and urged that she do likewise. 'You know' he said, 'that the farmer's brother did not come—and he was held by ties of blood. We do not know that neighhor Smith will come.' Thus reassured the mother again gave herself to the care of her family, watching them grow a little each day, as the father bird brought home bugs and worms for the hungry mouths. The next day came, and Farmer Smith did not come, nor did he come the following day or the next, although some of the stalks began to hold their heads as though ashamed of waiting.

"But the fourth day the farmer who owned the field came again with his son, and seeing the ripened grain said, 'I have sent for my brother, and for my neighbor to come and harvest this grain. They have failed me, so tomorrow I shall come, myself, and harvest this field.' Then, with his sons he went away, leaving the mother bird again worried and anxious, to tell her mate of their impending disaster. And as she told her story for the third time, the father bird ruffled his feathers and said, 'My dear, this indeed is the time for us to act. the man is coming to do his own work, instead of sending his brother, or his neighbor. He will surely come on the morrow—but, we need not worry. See our family, they are ready to fly' and he winked one eye sagely at the weakest of the birdlings, fluttering out of the nest."

So, young man, learn at the very outset of your business life to be your own business man. Your own life lies before you. It is yours to sculpture into what you will, and no one else can take your future and sculpture it for you. Your task lies ahead, and as you labor and work, your finished product will be.

But in this fact lies one great danger —and one you must avoid if you are to build a worthy monument. A master worker in granite may have his labor ruined by an outside force that, causing him to strike a false blow, would ruin all he had done. So the master sculptor chips and chips and grinds and grinds at the solid stone, but always he is going straight ahead. He has made his measurements, he knows exactly where he is going, and though he may lay down his tools to rest, he comes back to the same course that he had at the beginning. Thus he completes the masterpiece, and builds his fame.

The day you start in business you have started your own grinding, and chipping. You have started as the farmer in the old fable started, to do your own work in your own way, and as you follow the rule of the sculptor just so you will win.

Your friends — every young man should have friends—will be glad to see you start to make a name for yourself. They will be proud of you; some of them so proud that they will drop in to see you and tell you just how they would do something — provided they were you. Such friends will assure you that they are not giving advice; they do not want to tell you what to do, but "just as a friendly tip" they have stopped to tell you what they think that you should do.

Right here, young man, going into business as an employee or on your own capital, you will find one of your great problems. Some of what is said to you will be very good; some of it will be fairly good, and some of it very bad indeed for you. At the same time you will have some ideas of your own which you thought were pretty fair until you found so many outside suggestions as to what would be better.

Possibly some of these outside ideas are going to be very good, but do not be too quick to throw away your own, and grasp the outsider's, even though they come to you with a great deal more gilt on the surface. The chances are that surface is only surface, and shown no worn spots merely because it has never been called on to weather the storms of use. Furthermore, your own ideas are apt to have become a little worn around the edges if you use them every day. The man who has only one suit of clothes, though it be of the very best material, may sometimes feel that two suits of cheaper material are attractive, and shoddy suggestions many times offer an attractive relief to the man who has been trudging along steadily behind his own brown, and becoming-threadbare ideas. But wait before you make the change. Dig beneath the surface and see what this new suggestion leads you to, and what strings are tied to it. If everything looks good, after you have sounded the depths of them, then adapt them if they seem to fit into and benefit your own program, but be very, very slow to drop the undertaking you have started for another which has been suggested to you.

Suppose just at the start of your business career, you decide that there is more opportunity for you in a little town than in a larger one. You see an opportunity, say as a small town printer, and you choose the town, and pack your trunk, ready to start your own road in the business world. Just at this point, though, some of the fellows you have known come to you and say, "John, John, you're making the mistake of your life. Why there are scores of opportunities for a printer in a city, where you will not have one out there in the sticks. Come on, get off that idea." So they will urge you, and advise you, in banter and serious talk. Some older heads may enter and tell you of one or another small town printer who has failed. Then somebody will suggest that you would make a great deal better grocer than you will a printer, and another will remark that you are missing your place in life—that you should study to be a doctor.

Right here, stop and settle your question. Do you want to be a small town printer? Do you see opportunities in it for yourself; not for Bill Adams, but for you? Are you willing to start the field as a small town printer, and then dig in and show all the wiseacres that if somebody else failed, that is not due and just cause for you to do the same, and use the other fellow as an alibi?

Settle your own question, and then if you want to be that country printer —BE ONE.

Go ahead and live the life you planned for yourself. You will find, in looking over the lives of the men who succeed, that you have plenty of company. No doubt there were men and women too, who said to Elbert Hubbard in the early days of the famous

Roycrofters, "Bert, you're making an awful fool of yourself out there in East Aurora, trying to take green country boys and girls, and train them to produce fine books and furniture. Come to the city, and you can get a lot easier job with more pay." But Hubbard didn't do that. He stuck to his guns out in the little town of East Aurora, with less than 3500 inhabitants, and only one or two bath tubs in the town, but when Elbert Hubbard went down on the Lusitania, Dr. Frank Crane said he was the on man America could least spare, and the greatest, most successful, brainiest business men in the country referred to him as the greatest inspiration American business had ever had.

When "Jim" Hill began railroading, it is more than probable that some of his friends, both old and young, shook their heads, and said, "Jim, why are you doing it? You could find a lot better field in the butcher business, or as a book agent."

History, and hundreds of thousands of admirers all agree that Theodore Roosevelt was one of the greatest men America has produced in her history. He was a rancher, a rough rider, a politician, author, explorer, and above all a man for living his own life. His biographers tell us, however, that when he was striking out for himself, a tender, undeveloped boy, that he met with just such counter suggestions that have come to every young fellow who ever started to do something worth while. They told him that he was foolish to go into the wlids of the Dakotas, and later the same wiseacres told him he would ruin his prospects if he became governor of New York, or Police Commissioner, and after all of that, there were people who told him he was foolish for going to Africa as a big game hunter.

But he went. "Jim" Hill became the greatest railroad man of his day and generation. Elbert Hubbard built a monument for himself that will go down through generations. They did it because they stuck to the belief that they had in themselves. They set out to build their monuments, just as the sculptor takes his chisel and block of granite to make his imposing figures. They did not call on John, nor Frank, nor Sam, but they first determined in their own minds what they would do—and then they did it.

Be your own business man. If you want to make buttons, go and start at the bottom. Learn the button business from the gathering of the first shells to the selling of the finished product. Study the business, and learn it even though Tom, Dick and Harry, advise you that all of your effort is wasted and that you should be keeping books in a shoe factory.

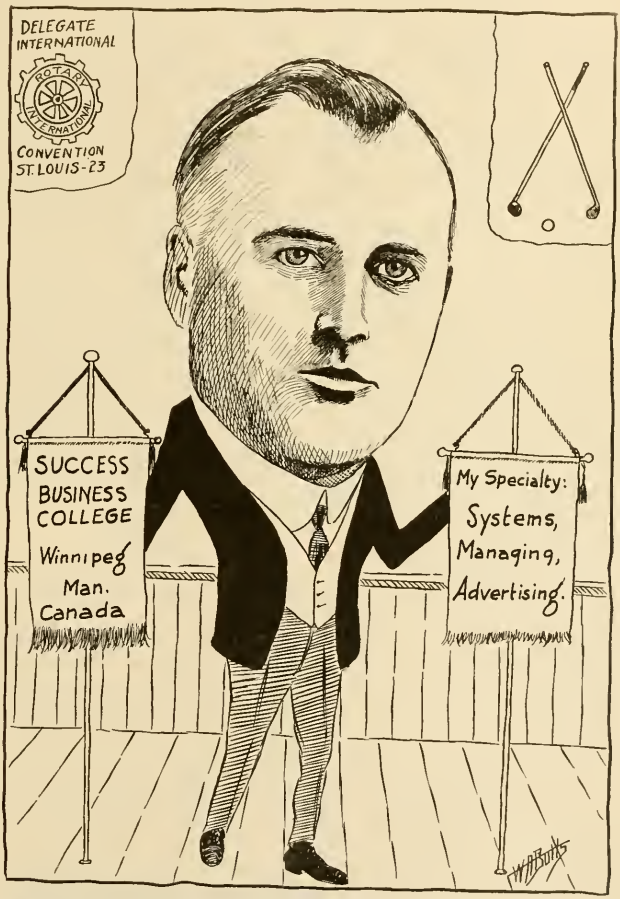
But first be sure that you want to make buttons. Do not figure that you want to make them because you can avoid work, or because some rich uncle may die and leave you a button factory. Make buttons if you want to make them, but want to make them because making buttons really, truly is the one thing you want to do.

Oliver P. Marken, who has been faithfully following the roundhand lessons in the B. E. regularly each month, is developing into quite a skillful writer. We hope that we may have the pleasure of presenting some of his work to our readers some time.

Ira Short, St. Paul, Minnesota, gave us a pleasant surprise with his fine Ornamental Penmanship. We had no idea that his work was so skillful. Keep on Mr. Short and you will see what the top looks like.

K. G. Overbey, Director of Penmanship, Commercial Teacher Training Department, State Normal School, Indiana, Pa., has sent the B. E. a one hundred per cent subscription list from his freshman class. He states that the school has a very ambitious lot of students, and that they are making satisfactory progress in penmanship as well as in other subjects.

Greer Business College, Braddock, Pa., is sending out a fine catalog commemorating their quarter centennial. Mr. D. Newton Greer, proprietor, founded the institution in 1898. In the back part of the catalog appears the names of the graduates for each year, and surely the number makes a fine showing. We congratulate Mr. Greer on his success, and on being able to conduct his institution covering a period of twenty-five years. May the good work continue indefinitely.



This month Mr. Botts presents D. F. Ferguson of the Success Business College, Winnipeg, Man., Canada. Mr. Ferguson is not only a large clubber of THE BUSINESS EDUCATOR but also wields a wicked club on the golf links. He is a member of the Rotary Club. As a teacher of penmanship and commercial subjects he is very successful. He makes a specialty of systems, managing, advertising and has succeeded in helping to build up one of the largest and most prosperous business colleges in Canada.

PROBLEMS IN LEARNING TO WRITE

By ARTHUR G. SKEELES
Supervisor of Writing, Columbus, Ohio

II

HOW FAST SHOULD EXERCISES BE PRACTICED?

See that boy making the "running oval exercise". His hand moves round and round, and his arm slips in and out of his sleeve, like the piston rod of the engine pulling the Twentieth Century Limited.

But see him later as he writes a sentence. No swift, smooth motion here—rather the slow, jerky movements of a switch engine pulling a heavy drag of cars, and slipping the drivers every few seconds.

"He hasn't learned to apply the movement to words," you say. That is evidently true. But notice yourself when you write the exercise, and when you write a word. Notice carefully, now.

If you are like most penmen that I have known, you will make the movement exercise and the word at about the same speed. But this speed, while faster than that of the boy when writing words, is slower than his speed when practicing the exercise.

Which is right? How fast should we practice the exercises, such as ovals and straight line or "push-pull" exercises?

The usual answer is, "Two hundred down strokes a minute." Is this correct?

There are several reasons for practicing the exercises, and at least two of them have a bearing on the question.

The first reason is, "To secure relaxation of the muscles, so that only the muscles neded will act when writing." You know how at first all the muscles of the arm, shoulder and hand insist on helping you to write; and how it is necessary to train some of them to stand idly by, so that writing will be possible.

For such relaxation, rapid practice is valuable. Two hundred down strokes a minute is not too fast.

But the second reason is, "To learn the movements necessary to form the letters." It has often been pointed out that the left oval, right oval, and straight line, contain all the strokes used in writing the capitals and small letters.

How fast do we—you and I, presumably good writers—make the letters? Probably not faster than one hundred letters a minute. And this is the rate of a skillful writer. When we were beginners in writing we wrote much more slowly than this.

Letters and words, like exercises, are made with an up-and-down motion. Counting each of these up-and-down movements as an "impulse," I find that the first one hundred letters in the first stanza of "America," are made with one hundred ninety-two impulses. (Probably you would not get exactly the same number as I did, but the difference would not be great.)

Therefore, if the hand moved up and down and across the paper as rapidly while writing the words "My country! 'Tis of thee," etc., as it did while making the movement exercise "two hundred down strokes a minute," we would be writing about one hundred letters a minute.

This is too fast for the learner, even though it be not too fast for the skillful penman. And I doubt whether there is a man or woman reading this article, who is at all skillful in writing, who has not done much practice, both of exercises and of letters and words, at a much lower rate of speed. If I am wrong, please correct me.

Why ask the children to do what is too much for us? Why tell them to write the ovals "two hundred down strokes a minute," when we ourselves find one hundred twenty-five a better rate?

How fast should we write ovals and straight line exercises, then?

In the beginning, write the exercises fast enough to secure smooth lines, and relaxed muscles. The exact rate does not at all matter. It will not be the same for all persons. Let each one chose the rate that is easiest for him.

("Wouldn't I count for the class?" Oh, yes, I would count for a short time at the beginning of the lesson, as a suggestion of the proper rate. But did you ever see a class where all pupils wrote with the count?)

Second, after relaxation is learned, slow down the rate of practice just as much as possible, and still retain smooth lines, and relaxed muscles.

Why? Well, because I believe thoroughly that letters should be made at about the same rate of speed as exercises, so that the ease and smoothness of the exercises may be carried over into the letters. And this is exceedingly difficult if the exercises are always practiced at a rate of speed much higher than is possible with the letters.

(This discussion is for grades above the Fourth.)

CRAGIN

(Continued from page 21)

keeps a fine organist to play this organ, and the music hall will seat several hundred people. One of Schwab's pets is a brass band at Bethlehem, over a hundred pieces, all fire-rate musicians employed in the Bethlehem Steel Works and they have a practice hall that cost over one hundred thousand dollars, the finest band room in the country. The great Bach choir of Bethlehem, made up of over three hundred men and women comes to New York every year and gives a concert there, entertained by Mr. Schwab, and if they lose money by the trip it is Schwab that foots the bill. They generally do, and it is said to be the finest singing choir in the United States and when it gives a concert with the Philharmonic Orchestra all music loving New York goes to hear it.

When the great Riverside Drive $5,000,000 house was completed Schwab gave it to his wife, and the finest painting in the collections of masterpieces that adorn this gallery is the life-size picture of this lady who has been his companion ever since they started housekeeping in a three-room flat when they were twenty-one. There are no children, but they both like society, though not the pink-tea kind. It is no home of the lounge-lizard or the jazz-flapper, that of the Schwabs. But Caruso and Sembrcih and Galli-Curci and the great pianist Paderewski, the fiddlers Fritz Kreisler and Ysaye, the 'cellist Gerardi, and poets, statesmen, artists, have all been entertained at the palatial Riverside Drive House.

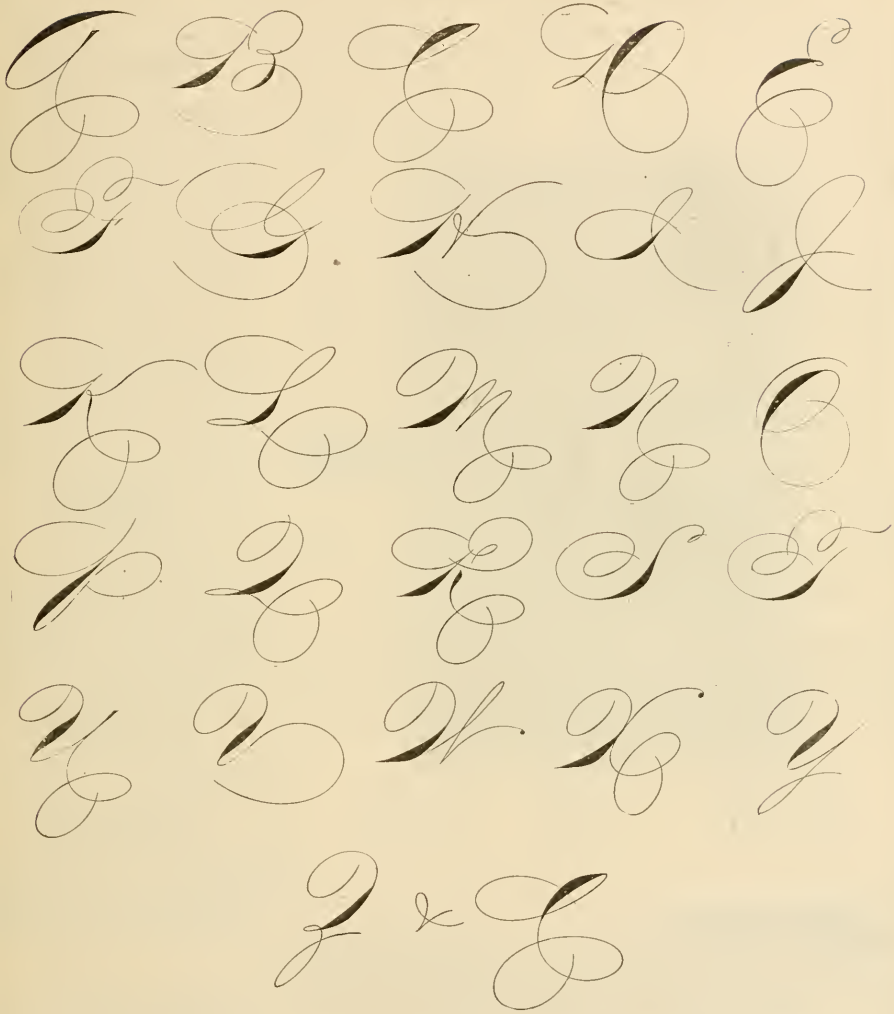
Schwab is a jolly good fellow. The help like him, the big business men like him, the army and navy men like him for he likes them. Early in the war a great manufacturer suffering from the depression said, "I suppose you agree with the rest of us, Mr. Schwab, and look for better times." "No sir!" was the instant reply. "I don't look for better times, I have rolled up my sleves and I am working for better times." That is a good way to do when you are out of a job—do something if it isn't any more than go out and pick stones out of the road for nothing a day. It keeps the moss from growing on you and the flies from lighting on you.

One birthday, Mr. Schwab gave his wife a gift of a million dollars and she at once turned it over to a splendid charity for orphans on Staten Island, and that pleased him more than the ability to give her such a gift.

His success has been no speedy jump. He began at the very lowest rung of the ladder, with no influence behind to push him. Almost every one of the readers of this little sketch of a very live wire have what he had to begin with: good mental powers, good health, that is all you need to get success in this world. You won't be able to give your friend a gift of a million dollars any day you feel like it. Probably will not built a five-million-dollar house on Riverside Drive or be the master of any great business, but you can make the world worth a little more because you live in it and not a little less, as the world is, because so many worthless sons and daughters cumber up the earth. If you do that, and you can do that, your life is a success.

Leap Year! **THE BEST LEAP YOU WILL EVER MAKE** is to enroll **NOW** for Elston's Course in Business, Artistic or Card Writing. Your name beautifully written on 12 cards and full information for only 25c. No Free Specimens. J. A. ELSTON, Expert Penman, 311 Elm Street, Youngstown, Ohio.

THE AMERICAN PENMAN
'America's Handwriting Magazine
Devoted to Penmanship and Commercial Education
Contains Lessons in
Business Writing
Accounting
Ornamental Writing
Lettering
Engrossing
Articles on the Teaching and Supervision of Penmanship.
Yearly subscription price $1.25. Special club rates to schools and teachers. Sample copies sent on request.
THE AMERICAN PENMAN
30 Irving Place New York



An alphabet, worthy of careful study, from the "C. C. Canan Collection of Penmanship", a book containing Mr. Canan's best work in business writing, ornamental penmanship and pen drawing.

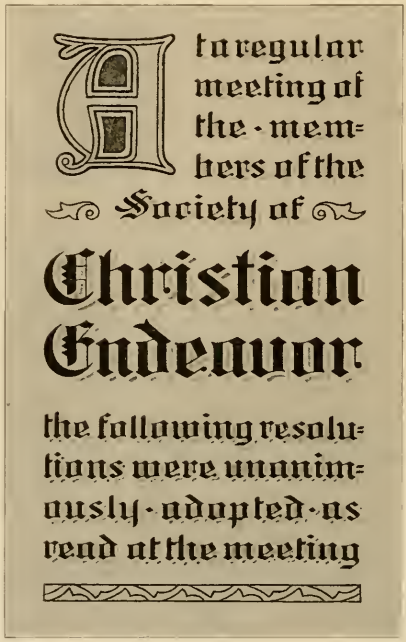
FOR SALE

Fifty Pedestal Tablet Arm Chairs for class or lecture room, almost new; also thirty regular school Desks, accomodating two people each. Make us an offer. **Bliss-Alger College, Saginaw, Mich.**

I PUBLISH THE BUSINESS MAGAZINE
THE BOOKKEEPER AND BUSINESS MAN FOR YOU!
ISSUED MONTHLY AT $1.00 A YEAR
SUBSCRIBE TODAY AND START WITH FIRST NUMBER OF NEW SIZE AND STYLE.
J. I. KINMAN, C. P. A.
SPOKANE, WASH.

Carving and Gouging on Cards

Three beautiful specimens tinted with your name for 25c, postpaid.
J. L. HENSKEY
BOX 271 Columbus, Ohio



By Howard C. Rice, Boston, Mass.

FOR SALE

Business College with new equipment, clean as a pin, excellent attendance and reputation in a Southern city of 30,000 population. No competition within 100 miles. Located in the heart of city in commodious, unbeatable quarters. This is a location where merit, integrity of management and late methods count. This school will bear the most scrutinizing investigation. This is no advertisement for idle, curiosity seekers. Unbeatable location for man and wife with another teacher or two. Likely there is no other school proposition in America to compare with above. Part cash and terms. Will sell debtless to the penny. Address Box 544 care Business Educator, Columbus, Ohio.

ANNOUNCEMENT

Wanted 500 capable men or women to open and operate Business Colleges in their locality under co-operative plan. Give references. Address
W. A. ROBERTS
4836 San Francisco Avenue St. Louis, Mo.

LEARN TO MAKE SHOW CARDS

by mail. Easy, simple, scientific method. Make $2.00 an hour in own business. Also courses in Business and Ornamental Penmanship. Name on one dozen cards, 35c.

601 Butts Bldg. The Roth Studio Wichita, Kan. Dept. E

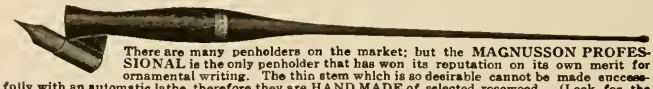
A COLLEGE EDUCATION AT HOME

You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.

ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.

More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for information.

THE PEOPLES COLLEGE
Kansas City, Missouri



There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" hand turned holders are adjusted specially for penmanship. 8¦inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.

A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

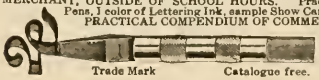
We have calls for Commercial Teachers — Also Teachers of Penmanship

OHIO VALLEY TEACHERS AGENCY

Mentor, Kentucky A. J. JOLLY, Manger 412 Sycamore St., Cincinnati, Ohio

A PROFITABLE VOCATION

Learn to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00
PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.—a complete instructor for the Marking and Shading Pen, prepaid, One Dollar.



Trade Mark Catalogue free.

THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. B. PONTIAC, MICH., U. S. A.

College For Sale

Commercial College established over a quarter century; located in leading Metropolis of over 400,000 population. 300 students in actual attendance. Experienced faculty of long service. Assets over $60,000.00.

Careful investigation invited.
Cash required.

BOX 1014
KANSAS CITY, MISSOURI

TEACHERS Make Money

If They Know Where

to go for assistance in securing positions. Many superior teachers are receiving much less than they need to accept.

The Ohio Teacher's Bureau

is an organization licensed by the State of Ohio to render professional service to teachers in every state and secure positions for them by bringing together worthy teachers and superintendents who are in search of each other.

If We Do not Secure

for you a position at more money than you can secure for yourself, you will be under no obligation to us.

Send for Our Booklet

and decide the matter for yourself. We had 10,000 calls for teachers last year.

THE OHIO TEACHER'S BUREAU

71 East State Street, Columbus, Ohio
HENRY G. WILLIAMS, Director

Teachers Wanted

Penmanship or Commercial, Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.

Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

COPYRIGHT FOR SALE

Simplest English Shorthand highly spoken of by press and public. Revised mss. available with offer of every assistance. INDIA SERVICE BOARD, Delhi, India. Postage 6c.

WE SPECIALIZE in placing Commercial and Penmanship Teachers. Send your application in now. Registration FREE.

The Commercial Service Agency,
P. O. Box 618 ST. LOUIS, MO.

WANTED

Man and wife competent to handle all commercial subjects (Gregg Shorthand, and 20th Century Bookkeeping) in an up-to-date business school in Florida. Prefer southerners. Give ages, experience, and all other information in first letter. Man to he excellent penman. Apply in own handwriting and send specimens. Address J. W. M., care Business Educator, Columbus, Ohio.

WANTED

Representative, by old established and leading business school in the State of Ohio. Must be a man of character and personality, unusual opportunity for the right man. Address all communications, with references. Box 541.

Care BUSINESS EDUCATOR
COLUMBUS, OHIO

In Thirty Days

After you read this, calls for teachers for next year will be coming in volume.

Emulate the wisdom of the early bird. We shall answer your letter immediately. Why not enlarge your field of opportunity?

The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

ALBERT Teachers' Agency

25 E. Jackson Blvd., Chicago

39TH YEAR

Teachers of *Shorthand, Bookkeeping, Accounting, Salesmanship* wanted for positions in best schools. Vacancies now coming in. Send for booklet "Teaching as a Business." *Other Offices:*—
437 Fifth Ave., New York Symes Building, Denver Peyton Building, Spokane

COMMERCIAL TEACHERS WANTED

Consult us if available for a position now or September, 1924. We maintain the largest teacher placement work in the United States under one management (under the personal direction of E. E. Olp, 28 E. Jackson Blvd., Chicago. **FISK TEACHERS AGENCY, 28 E. Jackson Blvd., Chicago.** Affiliated offices in principal cities. **AMERICAN COLLEGE BUREAU, hicago Temple, Chicago.** Exclusively for college and university teachers. **NATIONAL TEACHERS AGENCY, Southern Bldg., Washington. EDUCATION SERVICE, 1454 Amsterdam Ave., New York. THE CHICAGO OFFICE OF EDUCATION SERVICE, 19 S. LaSalle St.,** places well-trained men and women in commercial positions as well as teachers.

Teachers We Place You in the Better Positions

ROCKY MT. TEACHERS' AGENCY
410 U.S. NAT. BANK BLDG. DENVER, COLO.
WM. RUFFER, PH. D. MANAGER

FREE REGISTRATION
UNEXCELLED SERVICE

BRANCH OFFICES:
Portland, Ore. N.W. Bank Bldg. Minneapolis, Minn. Lumber Exchange Kansas City, Mo. Rialto Bldg.

POSITIONS FOR TEACHERS— BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Secretary,

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

WHERE SOME OF OUR CANDIDATES ARE

These are few of the city schools who have accepted our commercial teachers during the past season:

New Orleans, La	Cleveland, Ohio	Chambersburg, Penna.
San Antonia, Tex.	Shreveport, La.	Chattanooga, Tenn.
Montgomery, Ala.	Muskogee, Okla.	Wilkes-Barre, Penna.
Fort Dodge, Iowa	La Junta, Col.	Fort Smith, Arkansas
Fairmont, W. Va.	Atlanta, Ga.	Hastings, Nebraska
Pensacola, Florida	Helena, Ark.	Little Rock, Arkansas

Second semester vacancies are already coming in. If you're available, let us help you

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

PENNSYLVANIA TO HAWAII

A BUREAU FOR SPECIALISTS

We recently sent our candidate from Pennsylvania to Honolulu, Hawaii. Let us put you in just the locality desired. Good commercial teachers are needed for immediate employment. This is also a good time to register for September positions. Write for full information.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

H. M. ROWE'S PAPERS ON EDUCATION

I have agreed to write a series of articles for the Business Educator. Mr. Zaner in his lifetime asked me on several occasions to do the same thing. I thought I was too busy then, I am quite sure I am too busy now, but still I shall tackle the job, and I hope to the satisfaction of my readers.

Any series of articles on educational subjects, and particularly on methods, is not easy to prepare at this time, but this is the line of discussion that has been suggested to me and, therefore, in the main I shall follow instructions.

I hesitated to accept the request for these articles, because every one knows that at this particular time there are wide differences of opinion touching many points of prime importance in our educational systems, therefore it might be expected that the ablest and most versatile as well as the most cautious of writers would be sure to say something that would not meet with the approval of every one.

In my own case a greater trouble exists. I am perfectly aware there is an impression that I am overly conservative in my views and that I am in opposition to some of the more progressive methods that are being advocated in teaching. This is unfortunate, because it is not true. I hesitate to suggest that a perusal of the books of the concern with which I am identified is the best evidence of this fact. With one or two exceptions we have never printed a book that was not a pioneer in later and better methods and teaching material. I might point out that our very first important publication, which was on the subject of bookkeeping, revolutionized older methods and was the beginning of a new era in the teaching of that important subject. The same is true of many of our other publications.

I make this reference because if what I may say in future articles is not read with the idea that true progressiveness is the main purpose in educational work, they will fail largely in the purpose for which they are written.

Speaking of progress, progress is always the outgrowth of much discussion and sometimes controversy. True progress in every direction is the residuum remaining in the crucible after there has been much stirring of the elements. The removal of the elements that are found to be non-essential in the concentrated product which is finally found to be fit for use results in real advancement in any experience of human effort, and so it is with the great problems confronting those who would truly educate for the best advantage of those who are to be educated. Therefore, honest differences of opinion are never to be discredited. They will tell the story any way. The culling out process is sure to evolve finally into the essential residuum representing real progress.

A conflict in ideas generates the heat that melts the dross that flows over the sides of the crucible and goes into the dump heap. That is a law of nature, as well as an essential element in the evolution of thought.

So let it be understood from the beginning that my utterances are simply the conclusions of one mind that is part of the material that goes into the big crucible. They are intended to stir up discussion, or at least some thought and consideration. They are to be rejected when they are not found to amalgamate with that which has been found sound and true. If they are read with this thought always in mind, they will not be misunderstood.

There is one good custom which, because of the results it may achieve in the future, is a fit subject for present consideration. It was not long ago that a course of study was largely determined by the teachers who made a selection of certain texts and contributed whatever they liked in addition. There was margin left for the choice of both teacher and pupil. This selection was controlled by inclination, by environment, by the requirements of the community, and other influencing factors. Now we have the syllabus which defines minutely every detail of courses, so that "each Brer Rabbit has to keep step with 'de cottontail befo'."

When they first appeared, these documents confined their attention to an immediate school or school system. Now they cover whole counties and states. While it probably won't occur for some time, it is asserted that if the efforts to secure federal aid for the schools meet success, this kind of work will be extended until it becomes nation-wide.

Teachers have here a problem for serious thought and investigation. There are those who favor the close attention to detail that results from the use of the syllabus. They claim that it makes the instruction the average pupil receives a concrete, carefully developed, and well rounded-out body of knowledge, so that whether he completes his course or not, what he has acquired represents something more than scattered bits of information and training.

The opposing faction maintains that, outside of very small units in which the syllabus may be used to some advantage, no syllabus can accomplish the results claimed for it. That is to say, what supplies the wants of one community will but partially meet the needs of another section. It is contended that this problem does not concern the counties or states, that municipal or other divisions of territory should not be the determining factors.

Which is right, and which is wrong? It is an important question to be discussed until the best solution is reached. I think that the most enthusiastic advocate of the syllabus will admit that it has some serious faults. On the other hand, few would deny that a syllabus with sufficient elasticity in its application to meet the requirements of the various sections of the state would be an excellent thing.

This problem has already been under consideration for a number of years. Many, and their number is increasing both outside the ranks of the public school teachers and officials, at least—do not entertain this idea with favor. They want no interference with states' rights and the control of their own levies for the support of the schools.

It is unnecessary to discuss the details of a question which has been on the threshing floor so long that every one must be familiar with the arguments pro and con. It will easily stand eight or ten more years of discussion, because this proposed innovation promises to have great possibilities for either good or evil in its influence upon public education in America. It should, in any event, be discussed principally from one point of view, that of the pupil. Insofar as its effect upon them is concerned, the superintendent, principal, and teacher have nothing whatever to do with it.

If the education which young people receive from childhood to manhood has half the importance we claim it has in leading them to higher forms of usefulness or "civilization," then the effect of the solution of this problem upon the youth of the nation must be the primary consideration, and its effect upon schools, school officials, and teachers merely a secondary matter.

Of course, the question of proper remuneration for teachers is involved in this problem. We will all agree that except in those places where large and commensurate advances in teachers' salaries have been realized, they are certainly entitled to more compensaiton for their labor than they are receiving. As in every other matter of public expenditure, the leveling influences of the multitude of economic equations, which finally control the distribution of income, will probably soon arrive at a solution of so important an individual matter connected with the proposed federal control of our public schools.

Another point involved is that of states' rights. Not that it presents itself in the opposition of one section to another section, but in the restlessness of every state under the encroachments of the federal government upon matters the states maintain concern them individually and not as a union. That is the fundamental objection to federal control of public education.

Freedom of speech is another matter involved. It is not that we have too little freedom of speech, but that we have too much. I speak particularly of that exercised by the press. Liberty is one thing; license is another. What right has a newspaper to publish anything that has to do with the affairs of an individual in private life? Why should our news columns be composed of what is truthfully called libelous matter. It is no evidence of our boasted advancement and more wholesome living.

This subject might furnish excellent topics for discussion in the debating clubs of schools, where the number of classes and variety of subjects taught furnish ample and interesting material for consideration.

DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Advertising designs are always in demand, and pen work reproduces very satisfactorily by the photo zinc etching process.

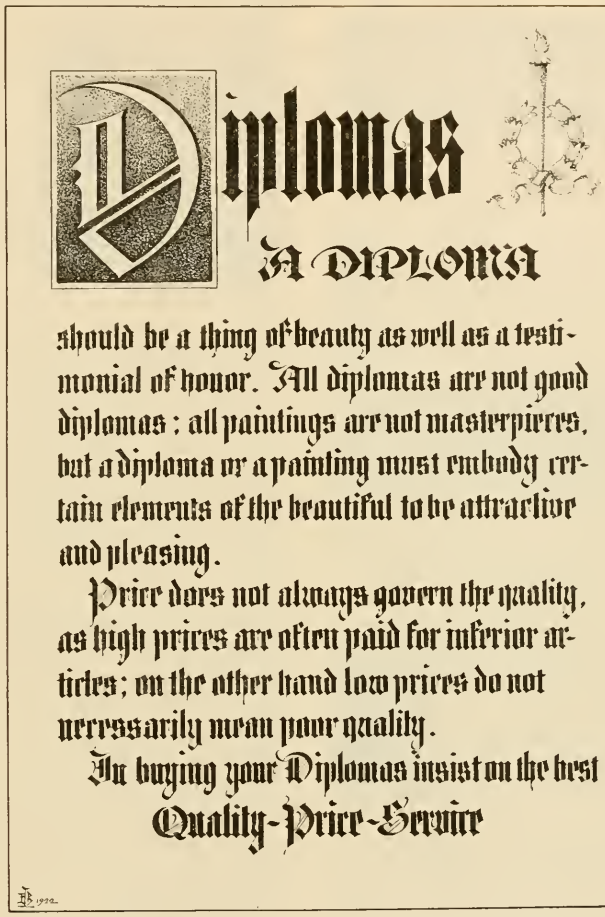
As a rule drawings should be larger than the desired plate, but the size is governed by the coarseness or fineness of the pen-work, to a certain extent.

Size of original 11x16 inches.

Lay off design giving special attention to form, size and spacing of the two lines in heading. Initial "D", torch and wreath should be penciled in detail. The lettering in body of design should be roughly blocked in for the spacing. Uniform size and spacing of the lettering is highly necessary for a pleasing effect. Use a No. 1 broad pen on text in words "Diplomas" and "A Diploma," and a No. 2 pen for the body text. Rule edge of letters, using a T Square on the drawing board and ruling-pen. Retouch the letters, correcting inaccuracies here and there with a fine pointed pen. Zanerian ink is most satisfactory for all kinds of drawing and lettering. Avoid common writing fluid as it is unfit for pen-work of any kind, and especially for drawings intended for reproduction.

This design, we believe is simple enough to suit the most refined and dignified taste, and at the same time is different from the average type job. This lesson will test your skill for accuracy.

We shall be pleased to criticise your work—send us your best specimens for the purpose. Always use the good materials in order to get the best results. Thoughtful, intelligent study and practice is the shortest road to success. Careless, indifferent practice means unsatisfactory results.



L. A. Platz, Syracuse, N. Y., sent us some specimens recently which have a disitnct Madarasz swing, and which won a B. E. Professional Certificate. Mr. Platz has a very promising future in penmanship. There is no question but that Mr. Platz has the skill to become one of the finest penmen in the country. We hope to see him continue to climb.

Miss Leora Helber, recently with the Oil City, Pa., High School, has accepted a position to teach shorthand and typewriting in the Punahou School of Oahu College, Honolulu, Hawaii.

Florence E. Turner, teacher in the San Diego, Calif., High School, is a firm believer in the B. E. Her students are given regular periods in which to read and study it. It is needless to say that she is getting very good results in her penmanship classes, for a large number reach our certificate standard.

MEUB'S PROFESSIONAL OBLIQUE PENHOLDERS
Are Handmade, beautifully inlaid with the finest woods, and best of all, are properly adjusted to make clear-cut shades. $1.25 postpaid to you. Your money back if not satisfied.—A. P. MEUB, 2051 N. Lake Ave., Pasadena, Calif.

A REAL GLOSS INK
Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.
D. L. MUSSELMAN & CO.
QUINCY, ILL.

H. J. WALTER, Handwriting Expert
2-313 Fort St., Winnepeg, Canada
You will be delighted beyond measure with YOUR NAME executed in Choice Illuminated Script suitable for framing, in Roundhand or Madarasz Script $1.00
State which style and whether full name or initials.
3 Dozen Name Cards including beautiful case $1.00
These make splendid Xmas Gifts. ORDER EARLY

Learn to Write
LEARN AT HOME DURING SPARE TIME
Write for book, "How to Become a Good Penman," and beautiful specimens. Free. Your name on card if you enclose stamp. F.W. TAMBLYN, 406 Ridge Bldg., Kansas City, Mo.

SOME LONGER, SOME LARGER, but NONE BETTER.
PRICES RIGHT, but adjustment, quality and workmanship always the first consideration. Prices on request.
R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

Employee Responsibility in Business

By J. S. KNOX
The Knox School of Salesmanship, Cleveland, Ohio

If the janitor, the shipping clerk, the bookkeeper and stenographer are so important in building the organization, shouldn't the salesman be even more important? There will be no work for any of these people unless the salesman disposes of the goods. The shipping clerks, bookkeepers, stenographers and executives all cooperate with the salesman in helping to dispose of the goods.

But the salesman will never be able to do his part unless he is a business man as well as a salesman; unless he understands the fundamentals of all business as well as the fundamentals of selling.

The old idea of salesmanship was to make a sale, gain a profit and pass on to the next prospect. The new idea consists in making a scientific analysis of the prospect's needs, diagnosing his needs as carefully as a doctor diagnoses a sick patient, then making the sale based upon this analysis, and finally teaching the buyer how to most profitably utilize the product. This is scientific business building that results in a profit to both parties.

Are sales made in this way today? Only in a small percentage of cases.

In the retail business there are one and one-half million merchants. According to Babson, 100,000 have good incomes, 400,000 have fair incomes, while one million are earning no net profit. Most of these are, in fact, losing money. Intellectually, they are in the day labor class. They would be better off if engaged as day laborers. Then they would be assured of a definite income. Then they would be producers instead of consumers. In other words, there are one million more retailers in this country than are economically needed. If these storekeepers, their salesmen and detail people could be immediately changed from the wasteful field of consumption to the income producing field of production, do you see the financial difference it would make in the wealth producing income of the country? These people are consumers while they should be producers.

There are one hundred and fifteen automobile manufacturers in the country. Fifteen of them are doing ninety per cent of the business. Does it take very much imagination to see that from seventy-five to ninety of these will go broke and be eliminated within the next very few years?

There are now fifty-nine thousand automobile dealers in the country, ninety per cent of whom made no net profit in 1922. Fifteen thousand of these dealers are enough to economically serve the needs of the country. Do you realize that every unnecessary manufacturer, jobber, dealer and salesman there is in this country adds just that much waste, and that much to the high cost of living, part of which you as a teacher must pay? Do you realize that this problem of wasteful distribution will never be solved until you teachers teach your students how to solve it?

Do you realize that teaching Salesmanship is not a question of teaching people how to put something **over** but teaching them how to put waste and inefficiency **under?**

Every problem must be recognized before it can be solved, and no problem can be solved until the facts are clearly established.

Some time ago, the Equitable Life of New York made a survey of their salesmen, only to discover that ten per cent of their men were selling ninety per cent of their insurance. Other insurance companies have had the same experience. In fact, about ninety per cent of the goods of the country are sold by not more than ten per cent of the salesmen.

The Sales Manager of an Automobile Company gave his salesmen a written examination and found that their average was from 40 to 85. None above 85. The questions he gave them related only to concrete facts about the car. They did not know. How can salesmen tell the truth when they do not know the truth? Is it any wonder that so many so-called salesmen resort to their imaginations as a substitute for knowledge? Who pays for the failures and falsehoods of untrained salesmen? We, the public do. We also pay on the average of five times as much at retail as the manufacturing cost of the product amounts to.

In other words, an article costs one dollar to produce or manufacture. When we buy it, it costs us five. At least one-third of this is directly chargeable to waste in distribution. When I say distribution, I mean both Salesmanship and Management. How can this problem be solved? Through the school and only through the school.

OBITUARY

It is with deep regret that we have learned of the death of George W. Harman, 62, one of the foremost penmen and teachers of penmanship of his time. For twenty-five years he taught penmanship and mathematics in the Commercial High School of Brooklyn, N. Y. He was also active in questioned handwriting cases and in executing penmanship and engrossing.

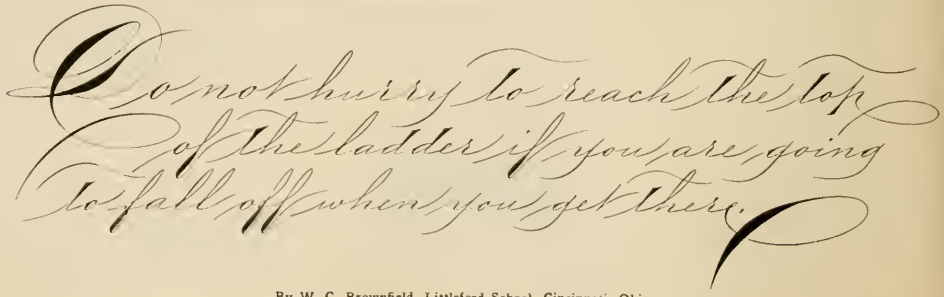
In 1891, Mr. Harman attended the Zanerian College of Penmanship. Later he married a Zanerian girl who now survives him and who has the sincerest and deepest sympathy of the penmanship profession.

The Goldey College, Wilmington, Del., recently held commencement exercises for ninety-six graduates. Senators Harrison and Ball were the principal speakers.

This College is doing a wonderful work and is building up an excellent institution. The local newspapers gave the school very lengthy write-ups, showing that the school stands high in the community.

Wm. Rhoades, Reading, Pa., sent us some of the most skillfully written name cards that have been received for some time.

Written Cards, 1 dozen and Case, . . 40 cents
3 dozen cards $1.00, case free
Also Courses in Penmanship.
E. E. JACKSON, 22 W. 30th Street, Wilmington, Del



By W. C. Brownfield, Littleford School, Cincinnati, Ohio

THE WAYS AND MEANS OF SPEECH

(Continued from page 20)

of beans as one lot. One might write: "Johnny's ten dollars were put in the bank for safe keeping," or "was put in the bank," according to whether he was thinking of the dollars separately or in one sum. The only person to decide what verb to use in these and similar cases, is the person who is framing the sentence, as he is the only one who surely knows what he wants to say. The one outstanding fact is that so far as form goes, our verbs do not "agree" with either the person or the number of their subjects.

The Bowling Green, Ky., Business University has organized an Extension Department. Correspondence Courses will be offered covering practically every subject taught in the residence school. High School and college credits are granted for the work done. This will no doubt interest many teachers since there is so much emphasis placed on credits today.

The department is headed by Dr. A. F. Lynn, who is well qualified by training and experience to fill this important position. He has taught in Toledo University, University of Wisconsin, University of Chicago, and lectured on accounting in the Walton School of Commerce. The Bowling Green Business University has been one of the leading commercial teacher training schools in the country for many years, and the adding of this department will enable them to render a still greater service to those who wish to prepare as teachers of commercial subjects.

WANTED TO KNOW

A teacher desires some supervisor of writing to "Suggest a way of getting pupils to make small **t**, **d** and **p** the same height. The **t** and **d** are easy, but generally the first and the second part of the **p** are made the same height. Why?" Send your replies to the Managing Editor.

INDIANA CONTEST

Shorthand, Typewriting, and Penmanship contest will be held in the State of Indiana to encourage better work in these subjects.

For complete information regarding these contests, write to Mr. M. E. Studebaker, The Ball Teachers' College, Muncie, Ind.

J. W. McGuire, Hill's Business College, Oklahoma City, Okla., is offering the Business Educator as a prize to students who assist in getting new student to attend the Hill's Business College. A good idea.

D. A. Hoffmann of Hoffmann's Milwaukee, Wis., Business College, sent us a very attractive circular of his Business College work entitled "Earn While You Learn." Mr. Hoffmann has some new and original ideas and would be glad to send any business college proprietor a copy of this circular upon request.

The above is a likeness of Ira Short, penman and show card writer of St. Paul, Minn. Mr. Short is one of the few this year who has been fortunate enough to get his work up to the B. E. Professional Certificate standard.

Mr. Short saw six months' service on the Rhine and six months in France. He is making good as a penman and show card writer. He states that he passes his sample cards out among merchants and others, takes their orders and collects when he delivers the cards, and that it gets fine results. He mets many obstacles, but as he says, "failure is a word a soldier does not know." Mr. Short has a very fine penmanship career ahead of him.

J. J. Bailey of the High School of Commerce, Toronto, Ont., Can., writes as follows: "I think Lister's course is exceptionally fine—the plan good, and the script beautiful. It is just what we would expect from a penman with the experience, knowledge and skill that he has. Thousands of students ought to be thankful that he has written it, and the B. E. has published it." Mr. Bailey is one of the best business writers and penmanship teachers in Canada.

We acknowledge receipt of some signatures written in ornamental style from **Morris I. Taylor**, penman in the Wichita, Kans., Business College. Mr. Taylor's work in both business and ornamental writing shows much promise and we predict that he will be heard from in the future.

J. E. Thornton, College Park, Ga., writes a very neat calling card as shown by specimens received from him.

ARTHUR G. SKEELES

(Formerly Editor of The Business Educator) writes an interesting story with a lesson for salesmen in the February issue of "How to Sell", entitled **"Apple Sauce," Said the Queen."** Many other valuable articles. Send 25c for the February issue, or $2.00 for a year's subscription. **SPECIAL OFFER.** A year's subscription to HOW TO SELL, with a year's subscription to THE BUSINESS EDUCATOR, both for only $2.25. Send remittance to **HOW TO SELL, 443 So. Dearborn Street, B. S., Chicago, Illinois.**

S. E. LESLIE

3201 EUCLID AVE. CLEVELAND, OHIO

Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.

HIGH GRADE DIPLOMAS AND CERTIFICATES.

Catalog and Samples Free

HOWARD & BROWN

ROCKLAND MAINE

An Order From One Who Knows. Obey! Obedience Is Gold!

"You should let others see your work and receive inspiration from it." E. A. Lupfer. You should do your part, too! See by yourself and be inspired. Send 45 cts. for one dozen written cards and a specimen for your scrap book. If you are not satisfied just drop me a card and I shall refund your money. A fair proposition, is it not?

M. OTERO COLMENERO,
Box 909, San Juan, PORTO RICO

ORNAMENTAL STYLE My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUB, Expert Penman, 2051 N. Lake Ave., Pasadena, Cal.**

FINE WRITTEN CARDS

You will be pleased with a dozen of my finest Ornate Cards at 25c. Fine Script at 35c. Mixed at 30c.

GEO W REEF, Penman
139 S. Cleveland Avenue CANTON, OHIO

LEARN ENGROSSING

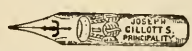
in your spare time at home.

Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.

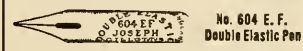
P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg.. SCRANTON, PA.

Gillott's Pens

The Most Perfect of Pens



No. 1 Principality Pen



No. 604 E. F. Double Elastic Pen

No. 601 E. F. Magnum Quill Pen

Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability

Sold by all Stationers

JOSEPH GILLOTT & SONS

Alfred Field & Co., Inc., Sole Agents

93 Chambers St. New York City

ILLUMINATING AND ENGROSSING

P. W. COSTELLO
Scranton, Pa.

Description of Illuminated Testimonial presented to Hon. David Lloyd George by the International Correspondence Schools.

Size of original, 24″x30″.

The oak leaf and acorn border in various tints of green. Edges of panel enclosing oak leaves in two shades of red, using Alizarin Scarlet. Dots in gold.

All of the borders enclosing cablegrams in red as before described, using two shades of same.

All of the backgrounds of cablegrams tinted with a light wash of mixture of yellow and slight touch of crimson lake. This shade was washed in after the lettering was done.

Laurel wreath enclosing portrait, several shades of green. Crossed ribbons and berries in different tints of red.

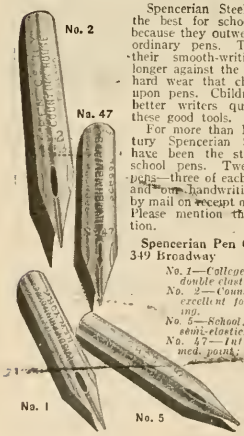
American and British flags in natural colors of red, white and blue. Cords and tassels of flags in yellow shaded with warm sepia.

Initials throughout in vermillion mixed with Chinese white and gold dots running through center of display lines.

The portrait was executed with a brush and water colors from a photograph by Underwood & Underwood, New York.

The entire background was washed in, using several tints of French blue. The City flag of Scranton at the bottom of the design in natural colors. The word Scranton in vermillion.

Spencerian
School Pens



Spencerian Steel Pens are the best for schoolroom use because they outwear any two ordinary pens. They retain their smooth-writing points longer against the misuse and hard wear that children put upon pens. Children become better writers quickly with these good tools.

For more than half a century Spencerian Steel Pens have been the standard for school pens. Twelve school pens—three of each number—and one handwriting booklet by mail on receipt of ten cents. Please mention this publication.

Spencerian Pen Company
349 Broadway New York

No. 1—College, fine point; double elastic.
No. 2—Counting House, excellent for bookkeeping.
No. 5—School, fine point; semi-elastic.
No. 47—Intermediate, med. point, stiff action

EDWARD C. MILLS
Script Specialist

P. O. Drawer 982 ROCHESTER, N. Y.

The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

HAVE YOU SEEN
COMMERCIAL EDUCATION
(Formerly the Stenographer & Phonographic World)

A monthly journal covering all departments of Commercial Education

Strong departments for teachers of commercial subjects, shorthand, penmanship, accountancy, and business administration; students; stenographers; bookkeepers; general office clerks; private secretaries; public accountants; court and general reporters; and office executives.

Special features in every issue.

THE ONLY MAGAZINE OF ITS KIND PUBLISHED

Single copy 15c; Subscription $1.50 a year
Send for Sample Copy

COMMERCIAL EDUCATION
44 N. 4th St. Philadelphia, Pa.

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.
Engravers
Designers
Illustrators

Columbus, Ohio

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Manual of Charting, published by Prentice-Hall, Inc., 70 Fifth Avenue, New York City. Cloth cover, 106 pages.

The first book on graphics in the English language was published in 1910. Since then many books have been brought out. Very few, if any, are sufficiently elementary to be of assistance to the beginner in the construction of graphic charts. With the increasing use of graphics in business, and in production and operation generally, the need has come for a simple, elementary book, stripped of technicalities and yet presenting the fundamental facts of graphich with accuracy and authority. This book purports to fill this need. It is designed to help the inexperienced to such an understanding of graphics as will enable them to continue the study intelligently.

It is quite as essential that the executive assistant should be able to select and read graphic charts with discrimination as it is that he should be able actually to prepare them. This he can do with greater faiclity if he has a good understanding of the basic principles underlying graphic construction.

Penmanship Made Easy, by Mr. H. M. Hill, Supervisor of Writing, Columbia, S. C. Paper cover, 120 pages.

A very neat book for teachers and students on how to teach penmanship. It shows how to each each letter with many suggestions and questions. Teachers will find this book very helpful as a reference book regardless of the system of penmanship they are using.

Bay's Commercial Law, by Alfred W. Bays, B. S., LL. B., member of the Chicago Bar, Professor of Business Law in Northwestern University, School of Commerce. Published by Callaghan & Company, Chicago, Ill.

A complete, concise, comprehensive text—in four volumes, covering the entire field. Written for the use of commercial schools and colleges.

Volume I treats of the general law of contracts and agency. Volume II, partnerships and corporations. Volume III, bailments and carriers, sales of personal property, negotiable paper, banks, suretyship. Volume IV, property, including estates and wills, bankruptcy, debtor and creditor.

This set of books will be sent upon request to instructors for examination purposes with a view to classroom adoption.

Departmental and Standard Costs, by William S. Kemp, Treasurer, The Holtzer-Cabot Electric Company, and Vice President, National Association of Cost Accountants. Published by the National Association of Cost Accountants, New York City. Cloth cover, 85 pages.

"I believe that this treatise has made it possible for the National Association of Cost Accountants to make one of the most valuable contributions to business literature which has been published in the last twenty-five years. There has been a tremendous output of business literature in recent years. Some of it has been very inspiring and has served a good purpose; but it has for the most part been devoted to principles and theories. It has dealt with what ought to be done. Here is a volume in which theory has been practically eliminated. It is a practical presentation of how we do it. It is an exposition of a successful method of cost accounting in actual operation in a successful company, written by an official of that company who has been in close contact with every step in its development."—National Association of Cost Accountants, J. P. Jordan, President.

Typewriting Test of the Blackstone Stenographic Proficiency Tests, published by the World Book Company, Yonkers, New York.

This first test of a series designed to measure all elements of stenographic ability can be used independently for measuring progress, classifying students, and diagnosing difficulties. It may also be used for employment purposes.

The way in which the test was made, how to use it, and its purpose are all pointed out in the folder and Manual of Directions.

Personnel Management, Principles, Practices, and Point of View, by Walter Dill Scott and Robert C. Clothier. Published by the A. W. Shaw Company, Chicago, Illinois. Cloth cover, 643 pages.

In this new book the authors, with a wealth of experience from which to draw, have taken the basic principles of personnel administration, stripped them of the vagueness and uncertainty with which they are so often clothed, and discussed them interestingly in terms of their practical application to problems of management. Briefly, there is presented the historical development of the personnel movement and the rise of the idea that a vital productive force lies in the proper utilization of the special aptitudes of individual workers. The methods, scientific tests and instruments employed by forward-thinking concerns in determining these special aptitudes and utilizing them to the best advantage in economical operation are given in detail. And in addition, the authors have described, in this volume, a graphic delineation of the well set-up personnel control applicable, with modifications of course, to practically any type of business organization.

Progressive Typewritnig, by Harry F. Admire, Supervisor of Stenographic and Typewriting Departments, Brown's Business College, Bloomington, Illinois.

This text is one of a series of the Read System of Commercial Texts edited by Harlan Eugene Read.

Mr. Read states—"Mr. Admire's Progressive Typewriting marks a real advance in the teaching of this subject. The book is a happy result of twelve years of enthusiastic teaching." The author's treatment of the subject is thorough. Every requirement of good typewriting is met. Nothing is dodged. The text is as the title indicates, a complete progressive treatment of the subject that will result in a speed of sixty words a minute for any thorough student. The work is thoroughly modern and instructive in every line.

Cost Accounting Principles and Methods, by E. J. Borton, C. P. A. Published by Lyons and Carnahan, Chicago. Cloth cover, 243 pages.

This volume is intended primarily for use as a Text Book in High Schools, Commercial Colleges, and other educational institutions where it is neither practicable nor desirable to devote sufficient time to the subject to include a detailed study of factory organization, efficiency methods, and the importance of Cost Accounting generally.

It has been prepared by the Author to supply the demand for a book which would present the fundamental principles and methods of Cost Accounting in a simple and direct manner so that the student may be able to grasp them quickly.

It is not the intention of the author to present this work as a reference book dealing with factory organization and efficiency methods, nor to undertake to present all that might be said on the subject of Factory Costs. On the other hand, while omitting no cost details of importance, it has been his aim to reduce to a minimum so far as language is concerned the explanations and descriptions essential to a clear presentation of the principles and methods of Cost Accounting.

Accounting Problems, by Charles F. Rittenhouse and Atlee L. Percy. Published by the McGraw-Hill Book Company, Inc., New York City, N. Y. Cloth cover, 402 pages.

The problems and "case" material contained in this book are the result of a number of years' work on the part of the authors in compiling and preparing teachable practice matter for use in courses for advanced students. The book aims to give the student a thorough understanding of principles and their application.

Metropolitan Business Speller, for Commercial and Stenographic Students, by U. G. Potter, A. M., McKinley High School, Chicago, Ill. Published by the Metropolitan Text Book Co. Cloth cover, 233 pages.

This book is designed to present the subject of spelling in the most systematic and practical manner. The words have been chosen with regard to their everyday use—most commonly used and most frequently misspelled; and the lessons graded in easy and logical steps from the simple exercises at the beginning of the book to the more difficult later. The definitions are brief and clear.

Actual Business English, by P. H. Deffendall, Supervisor of English, Continuation Schools, St. Louis, Mo. Published by the MacMillan Company, New York City. Cloth cover, 202 pages.

This text is one of a series of texts comprising the Read System of Commercial Texts, edited by Harlan Eugene Read.

The usual text labeled "Business English" begins with illustrations taken from the classics and ends with them. This book is different. Mr. Deffendall's sentences and paragraphs come hot from Wanamaker, Packard, Goodyear, and others who pay men to do what Mr. Deffendall is trying to train the student to do. The author has actually done what his title promises. It is the first thing that stands out from the pages of this book.

The book is clear, forcible, brief and comprehensive. It is for the average person who wants to learn to use Business English effectively. Its method is direct instructoin with suitable exercises applied to each step.

Statistics in Business, by Horace Secrist, Ph.D., Professor of Economics, Northwestern University. Published by the McGraw-Hill Book Company, New York. Cloth cover. 137 pages.

This volume has been prepared primarily for business executives although it is hoped that it will be of use in schools of commerce. It aims to present briefly and concretely the reasons why statistics should be used in business analysis, and to illustrate how and with what effect they may be applied in the solution of business problems.

The volume is not intended to be a treatise on statistics. Its purpose is to serve as a hand book for executives and others in responsible positions in the application of business statistics to problems which currently arise. To this end the discussion is of a practical character, especial attention being given to the use of graphs and charts.

20th Century Bookkeeping and Accounting

SPECIAL OFFER

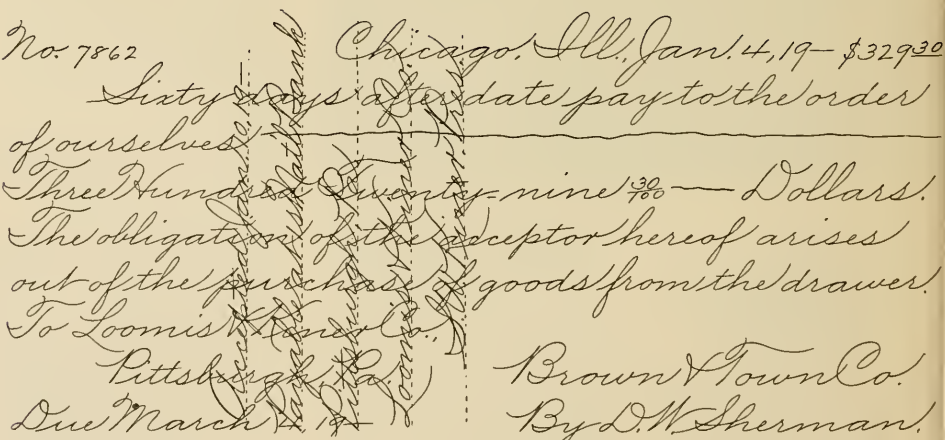
C. C. Canan Collection of Penmanship

The late C. C. Canan was a penman of rare skill and originality. Persons who were acquainted with his work agreed that his best efforts should be collected and preserved in book form for the benefit of others who wish to master penmanship. The publishers, therefore, spent considerable time and money in collecting and publishing this volume, which contains Mr. Canan's best work in Business Writing, Ornamental Penmanship, Flourishing, Lettering and Pen Drawing.

The book contains 64 pages, 9x12, and in addition to the many inspiring specimens of his skill, it contains the most helpful instructions for the learner that Mr. Canan was capable of writing. A volume well worth possessing and preserving. Price $1.50 postpaid.

The Business Educator, one year $1.25
C. C. Canan Book 1.50
$2.75
BOTH FOR **$2.50**

THE ZANER-BLOSER COMPANY, Penmanship Publishers, COLUMBUS, OHIO



A page from Manual 96, a book on business writing just off the press, for Junior and Senior High Schools, Business Colleges, Parochial Schools or any school teaching neat, legible handwriting. Price 25c postpaid. Discount allowed in quantities.

THE ZANER-BLOSER COMPANY

COLUMBUS, OHIO

Win a Business Educator Penmanship Certificate

Every student who is following the penmanship lessons in THE BUSINESS EDUCATOR should not be satisfied until his writing is good enough to merit a B. E. Certificate of Proficiency in Penmanship.

Teachers who encourage their pupils to bring their work up to the certificate standard will find the certificate idea a great aid in securing results in handwriting. If you have not tried it, now is the time to begin.

A new circular giving full information regarding this Certificate, as well as other Certificates we issue, will be mailed on request. It contains specimens of penmanship showing how well a pupil must write to be eligible for a Certificate. It is an interesting circular, and you will wish a copy.

ZANER & BLOSER
PENMANSHIP SPECIALISTS
COLUMBUS, OHIO

CATALOGS, BOOKLETS, FOLDERS

Long Experience in Printing Reproductions of Pen Work

Reference:
ZANER & BLOSER COMPANY
Columbus, Ohio

Seod us your Specifications for Estimate

THE HANN & ADAIR PRINTING CO.
133 East Chestnut St.
COLUMBUS, OHIO

NO MONEY NEEDED
IN ADVANCE

I am willing to send in commission lovely goods for collectors, dealers or speculators. I possess a very big stock in novelties, European and overseas, war stamps, etc., etc. I am selling off this kind of goods at any price. I wish to know if wholesale or retail goods are wanted.

MONEY NEEDED

for one of the finest and biggest stocks of classical goods in Europe and overseas. Large stock in English and French Colonies. The finest of the fine in blocks, strips, single pieces, couples, stamps in covers. Whoever is a connoisseur and wants these luxury articles can apply for them without any obligation whatever. Will forward them at my lowest cash prices.

References Required for Unknown Firms.

GEZA SEKULA
LUCERNE, SWITZERLAND, Dreilindenstrasse 17

The Hausam System of Penmanship

Thoroughly Organized and Complete in All Branches

Hausam's Practical Writing Course
A Series of Seven Books for the Grades. Adopted and re-adopted by the Kansas School Book Commission for all Grade Schools of Kansas. Now offered for the first time for adoption outside of Kansas.....Per Book, $0.10

The Hausam System of Practical Writing
Two Books for High Schools and Colleges. Made the Official System for all Kansas High Schools by the State School Book Commission. New in Plan of Organization. Rich in Materials for Study and Practice. Now offered for the first time for adoption outside of Kansas.
Part I, 35c; Part II, 40c

The Hausam System of Text Lettering
For Students, Teachers, Engrossers, Engravers, Show Card Writers, Billing Clerks, Etc. Unsurpassed in Plan of Organization, Technique and Beauty.....Per Copy, $1.00

The Hausam Practical Penmanship Wall Charts
For Every School Room, to make the Teaching of Writing Effective. Issued in pairs. Each Chart 27x39 in. Cloth bound all around. Large, perfect forms of all capitals, small letters and numerals with staff ruling. Scientific grouping. Many other important features. No other Penmanship Charts in the same class.....Per Pair, $3.75

The Hausam System of Plain Penmanship (Complete)
Complete Teacher's Manual for Teaching Penmanship in all Grades, and in High Schools and Colleges. The most Comprehensive Work on Plain Penmanship ever published. Cloth bound, 7x9 in. Gold side stamp. Nearly 400 illustrations. More than 200 questions and answers on all phases of penmanship teaching. Many new pedagogical discussions .....Per Copy, $6.00

Correspondence Courses in All Branches of Penmanship
Illustrated Catalog Free

Address **L. H. HAUSAM**
Box 558B Emporia, Kansas

A Perfect Combination for Training Secretary-Stenographers

Rowe Shorthand

the system that is absolutely legible. No dropping of terminations, only eighty-two wordsigns in the entire system. The textbook provides a varied and constructive type of practice material which eliminates waste effort in the study of shorthand. Now being adopted throughout the country. Investigate it.

Intensive Touch Typewriting

represents the last word in typewriting texts. The keyboard exercises and the wide variety and practical character of the advanced practice matter put this text in a class by itself.

Advanced Dictation and Secretarial Training

the most efficient and interesting course in office training and secretarial practice published. The text provides for the study of technical business terms and for the practice of high-grade correspondence.

Send for Pamphlets Describing the Above Books

The H. M. Rowe Co.

CHICAGO BALTIMORE SAN FRANCISCO

THE BUSINESS EDUCATOR

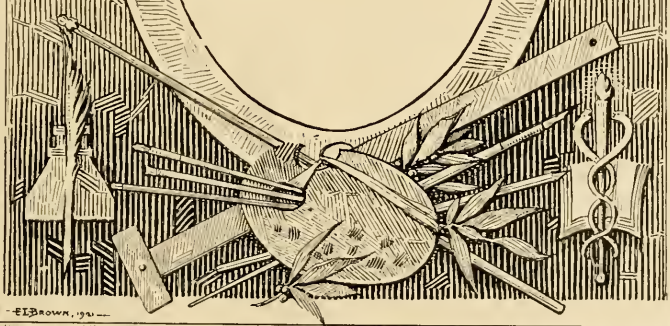
Vol. XXIX MARCH, 1924 Number 7

PENMANSHIP ENGROSSING
BUSINESS EDUCATION

FIELDING SCHOFIELD NUMBER

When in the height of his career Mr. Schofield was one of the few creative geniuses of our profession. Now he is in his eighteenth year.

Read Mr. Healey's sketch of his life and see specimens of his work and other matter pertaining to him in this number.



ZANER-BLOSER COMPANY
COLUMBUS, OHIO.

Entered at Post Office, Columbus, Ohio, as second class matter.

THE NEW QUIET 12 TRIUMPHS
In School and Office

THIS latest Remington model is repeating in the schoolroom the extraordinary success it has won in the business world. In half a century of typewriter history no other machine has so quickly won the hand and heart of teachers and students—so decisive are its many superiorities.

Its natural touch, its light action and its exceptional responsiveness are a revelation in swift and easy operation. And the beauty of its work is a source of pride to every typist.

Send to us for our booklet, *"What Some of America's Leading Schools Say About the Remington Quiet Twelve."* The testimony of these leading commercial educators is so convincing that it leaves nothing more to be said.

REMINGTON TYPEWRITER COMPANY
374 BROADWAY, NEW YORK
Branches Everywhere

REMINGTON STANDARD SINCE THE INVENTION OF THE WRITING MACHINE

Ellis Industrial Bookkeeping

for

BUSINESS COLLEGES

and

COMMERCIAL DEPARTMENTS OF PUBLIC SCHOOLS

Adapted to ANY CONDITION in ANY SCHOOL

Look over this list of our other publications that have found favor

Tablet Method of Teaching Bookkeeping

New Model Arithmetic
Ellis Rapid Calculation
Effective English and Letter Writing
Letter Writing for the Business Builder
Modern Banking
Ellis Method of Home Accounting
Principles of Bookkeeping
Ellis Method of Farm Accounting
Vocabulary Method of Training Touch Typists
Accuracy Plus
Office Dictation
Expert Dictation
Essentials of Commercial Law
Ellis Rational Speller
New English System for New American Citizens

Your Sample Copy is Ready—Send for It

ELLIS PUBLISHING COMPANY

Educational Publishers

BATTLE CREEK, MICHIGAN

America's Most Popular School Pen

Esterbrook No. 556

This pen is more widely used than any other in our schools, because of its fine point and easy, elastic action; also because it is made by America's oldest and largest steel pen manufacturer.

FREE

"100 Famous Signatures"

Send 15 cents for the 12 most popular Esterbrook pens. With them we will mail you an attractive, interesting booklet, containing the autographs of 100 famous men and women.

Address Dept. B. E.

Esterbrook Pen Mfg. Co.

CAMDEN, N. J.

Canadian Agents: The Brown Bros. Ltd., Toronto

Metropolitan Business Speller

New Edition
By U. G. Potter
McKinley High School
Chicago

Over 6000 words. New lessons containing words pertaining to Aeroplanes, Radio, Automobiles, etc. Complete Index, 244 pages, attractive binding, 50 cents.

A Superior Speller

Twofold Design. In the preparation of the Metropolitan Business Speller we had constantly in mind two objects: first, to teach the pupil to spell, and second to enlarge his vocabulary, especially of words in general use.

Classification of Words. As an aid to the memory we have classified words, as regards sounds, syllabication, accents and meaning. We have grouped the words relating to each particular kind of business into lessons, by which the student is enabled to familiarize himself with the vocabulary of that business. We have interspersed miscellaneous exercises in the nature of reviews. We have grouped words that can best be learned by comparison, such as Stationery and Stationary.

Abbreviations of states, months, railways and commercial terms are given in regular lesson form, and grouped alphabetically. We regard abbreviating of almost equal importance with spelling.

Syllabication and pronunciation are shown by the proper division of words, and the use of the diacritical marks. The words are printed in bold type, and the definitions in lighter face, so as to bring out the appearance of the word,—an aid in sight spelling.

Metropolitan System of Bookkeeping

New Edition
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subect as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE **CHICAGO**

NO MONEY NEEDED
IN ADVANCE

I am willing to send in commission lovely goods for collectors, dealers or speculators. I possess a very big stock in novelties, European and overseas, war stamps, etc., etc. I am selling off this kind of goods at any price. I wish to know if wholesale or retail goods are wanted.

MONEY NEEDED

for one of the finest and biggest stocks of classical goods in Europe and overseas. Large stock in English and French Colonies. The finest of the fine in blocks, strips, single pieces, couples, stamps in covers. Whoever is a connoisseur and wants these luxury articles can apply for them without any obligation whatever. Will forward them at my lowest cash prices.

References Required for Unknown Firms.

GEZA SEKULA

LUCERNE, SWITZERLAND, Dreilindenstrasse 17

BLISS-ALGER

Bookkeeping and Accounting

A strictly new course just off the press, combining Bookkeeping, Business Practice and Banking. Makes individual instruction a pleasure. Exceedingly interesting to the student.

Three Systems

ACTUAL BUSINESS (with offices)
FOLDER (like above, without offices)
CORRESPONDENCE

For High Schools, Business Schools or any institution teaching Bookkeeping. Text and outfit sent to teachers for examination. Mention school connection.

BLISS PUBLISHING CO.
SAGINAW, MICH.

State of Georgia Adopts ZANER METHOD Writing For Five Year Period

On January 23, 1924, the State Board of Education of the State of Georgia chose the Zaner Method of Writing, on account of its Pedagogy and Economy, from a long list of competing Handwriting Methods and Systems.

The Zaner Method is now State Adopted in Five States—California, Arizona, New Mexico, North Carolina and Georgia.

As Zaner Method Results Become Known, Adoptions Follow.

The Zaner-Bloser Company, Columbus, Ohio

PENMANSHIP SPECIALISTS

A TYPEWRITING PROGRAM WITH SERVICE

Gregg typewriting service is more than a book—it is a complete, scientific and modern program that includes:

1. Five basic "Rational" texts, adapted to every type of course or school.
2. Supplementary books
   (a) Typewriting Speed Studies, by Hakes.
   (b) Seven Speed Secrets, by Smith and Wiese.
3. Monographs on the teaching of typewriting.
4. Extension courses.
5. Copy holders for typewriting books.
6. Students' Record Cars.
7. Rational Rhythm Phonograph Records.
   (A set of 6 discs, containing 12 records)
8. A system of prizes and awards.
9. A complete service headed by expert writers and teachers.

The Gregg typewriting program also includes

ADAMS' JUNIOR TYPEWRITING

the only typewriting book written from the non-vocational viewpoint for junior high schools.

A New Development in the Teaching of Typewriting

The publication of "The New Rational" in July, 1923, marked the greatest stride made in the science of teaching typewriting since the touch method was originated. Based on scientific research, it presents features never before incorporated in a typing text. A few of these features are:

1. New keyboard learning charts that insure correct hand and finger position, and action. Simplify and intensify the learning of the keyboard.
2. Short lessons; short exercises.
3. Keyboard mastery, including figures, secured in six lessons.
4. Exercise content intensive but accurately graded.
5. Copious illustrations and constructive problems.
6. Rhythm drills of new type.
7. Vocabulary based on scientific analysis.
8. Meaningless drills of old type texts replaced by positive instead of negative presentation of syllable-letter frequencies. A distinct contribution to speed and accuracy in learning and in execution.
9. Wealth of exercises for arrangement and correction.
10. Model forms of exceptional clearness and artistic value.
11. Elimination of useless copying; all copy has a definitely practical, educational objective.

The underlying idea in the New Rational is to develop unusual **typing power** — which involves more than the mere operation of the keys—by eliminating negative, mechanical imitation, and substituting positive, constructive work that secures constant attention and vital interest.

The new book naturally retains the basic principles of Rational—the approach through the central division of the keyboard—which has proved so effective in the large majority of the schools of the country.

Indicate on the accompanying coupon the books or branches of service in which you are interested and return to our nearest office.

THE GREGG PUBLISHING CO.

NEW YORK CHICAGO
BOSTON SAN FRANCISCO LONDON

The Gregg Publishing Company
Nearest Office

Gentlemen:
I am interested in further information about

1. .....
2. .....
3. .....
4. .....

Name .....

Official Position .....

School .....

Full Address .....

(B. E.)

For Nearly a Century

The shorthand alphabet of Isaac Pitman has been almost the only reporting instrument of the English language. Pitman writers of extraordinary ability are everywhere,—**too obvious to cause unusual comment.**

The great debates of Congress, Parliament, the Law Courts, and general Conventions are reported by means of Pitman. Pitman writers serving under the Presidents have been so numerous that it would be impossible to capitalize any one as the subject of an advertising campaign.

For students, Pitman does not hold out any tempting bait of "getting by without effort, in a ridiculously short time." **These are claims which have always fallen by the wayside when Pitman is taught in competition with other systems.**

Teach your students Pitman and you won't have to explain why **more than 90% of the shorthand reporters write Pitman.**

Direct comparison has proved that Pitman is not only learned as easily, but **produces in the same time far more accurate stenographers than any other system.**

These are facts which statistics cannot change!

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK

Second Edition, Revised and Enlarged

ECONOMIC GEOGRAPHY

By JOHN McFARLANE, M. A.

This important work will appeal with special force to all those who have recognized the necessity of organizing our teaching, even of commercial subjects, on a more rational and scientific basis.

The present edition has been revised throughout. The first three chapters have been extended, and those on Europe, Africa, and the south-west of Asia have in many cases been almost entirely re-written.

This work has been adopted by New York University, also by the Universities of California, Chicago, and other leading educational institutions.

640 pp., 20 maps, cloth, gilt, $3.00.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK

The Business Educator

LUPFER

VOLUME XXIX COLUMBUS, OHIO, MARCH, 1924 NUMBER 7

FIELDING SCHOFIELD

This veteran penman and teacher celebrated his 79th birthday on January 17, 1924, the day having been made one of overflowing happiness to him by the remembrances of his friends.

Our contributing editor, Horace G. Healey, who is ever watchful in the interests of the members of The Old Guard, informed some of the members of that body of the meaning of that day to Mr. Schofield. That his friends and professional brothers responded most liberally to Mr. Healey's suggestion, is evident from the letter the BUSINESS EDUCATOR received from Mr. Schofield.

Such incidents are the flowers and fruits of friendship, good-will and a true fraternal spirit. May they increase!

While Mr. Schofield was in the zenith of his skill in penmanship he was a frequent contributor to penmanship journals, the files of which fully attest his masterful work.

The words of gratitude to those who remembered him were penned in a hand that puts to shame the writing of many younger members of the profession. They follow:

Jan. 17, 1924.

Dear Friends and Kindred Spirits:

I am overwhelmed with kindness. In response to your very kind and generous letter, let me thank you with an overflowing heart. And I wish you would please in some way through the columns of the BUSINESS EDUCATOR, convey the warm, deep, sincere gratitude which you must know fills my soul on this my natal day, to the members of the profession I have ever fondly loved, and to those who have so generously and gloriously helped me in celebraitng the biggest and best birthday I have ever known, or ever expect to enjoy. As I view the silent evidence of their friendship and regard now spread before me, and think of the days that are no more, words seem totally inadequate to express my feelings. And I am so completely snowed under with the showers of blessings that have descended upon

FIELDING SCHOFIELD
As he appeared in his prime

my unworthy head, it all seems like heavenly dew coming upon very parched ground. But the result is blessed. It seems well nigh impossible for me to reply, as I would like, to each and every letter and card received. But all may be assured of the joy and satisfaction it gives me to know that time has but strengthened the affection of my friends. They have made me exceedingly happy today, and given me something to count besides my years. And I can only hope as the night approaches to be worthy of it all — "until the day breaks and the shadows flee away".

Sincerely yours,
Fielding Schofield.

40 Teel St., Arlington, Mass.

The Spokane-Review of January 30 contains an article, speaking very highly of the work being done in the Spokane, Wn., Night School. We quote a few sentences:

"The night school at Lewis and Clark High has become a feature in the educational work of Spokane. Attendance during the last semester reached 1740. The new term opens with 1403 enrolled as compared with 1200 a year ago. The school, under Principal Frank Arnold, has widened its field of service by increasing the faculty from 30 to 35 instructors. The spirit of the school is earnest endeavor to improve all who attend in the greatest degree possible in a limited time.

"Spokane is fortunate in being able to offer to all within its gates an opportunity of such magnitude as the night school."

Possibly some of our readers are not aware just how busy a man Mr. Arnold is. He not only supervises penmanship in the schools of Spokane, and has charge of the night school work, but finds time for much other work, such as contributing to THE BUSINESS EDUCATOR each month.

WHERE INK MATERIALS COME FROM

Few persons think as they dip their pens into the ink that they are using materials that come from every corner of the globe. Yet ink is made of some of the queerest of things that come from far-away places.

Aleppo gallnuts from Turkey and plum gallnuts from China supply the tannic acid which helps to make the writing turn black; while logwood extract from Jamaica and South America produces the purple black color. From Arabia and India comes the gum arabic used to improve the writing qualities of ink. Camphor is brought from Japan for use as an antiseptic. Sometimes we import aniline dyes of special colors from Germany, while from the same source we obtain tartaric acid, used as a solvent for these colors. France may scupply the carmine color for red ink, and from Holland comes the lithopone for certain white and other colored inks. As a preservative for these mixtures, pure carbolic crystals are imported from England.

WATCH FOR OUR APRIL NUMBER

To make room in this number for the rare treat which the Fielding Schofield specimens afford, some of our regular features had to be omitted, but these we hope to present in our April number. Watch for that number for there is another treat coming.

THE BUSINESS EDUCATOR

Published monthly (except July and August) By THE ZANER-BLOSER CO., 612 N Park St., Columbus, O

E. W Bloser - - - - - - - - - Editor
Horace G. Healey - - - Contributing Editor
E. A. Lupfer - - - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

Single copy, 15c. (To Canada, 10c more; foreign, 23c more.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy must reach our office by the 10th of the month for the issue of the following month.

Business Penmanship

By OLIVE A. MELLON
Supervisor of Handwriting, McKeesport, Pa.

Send Miss Mellon two pages of your practice work with 10c and she will criticise and return your work

BE AMBITIOUS

Ambition is one of the chief assets which leads to success. It is the will to attain something. No matter what the desired object may be, the ambition to reach it must be backed up by the willingness to work for it.

Mere wishing to become a good penman will accomplish little without the aid of earnest application. There is no easy road to the mastery of penmanship. It means constant hard work and many discouragements. This is a battle that is not fought in a few weeks' time, but the results obtained in a few months' time from persistent effort will not only prove a source of satisfaction, but will be time and effort well spent; because he who desires to succeed must pay the price, and that price is work:

"Heaven is not reached at a single bound,
But we build the ladder by which we rise,
From the lowly earth to the vaulted skies,
As we mount to its summit round by round."

Accomplishment is the highest ambition of every healthful mind. To finish a task, complete a given work, or reach an ideal is a worthy ambition. Within you and not in your surroundings lie the condition of your success.

When preparing this course of lessons is was my purpose to have a definite plan for the entire course. I shall therefore present a complete lesson on each capital letter and the corresponding small letter. This will enable the student to get much practice on few letters rather than less practice on many letters. Too many new letters presented in one lesson is not only confusing to students but it detracts from the general excellence of the work. A higher grade of efficiency in movement and form will develop in a shorter period of time which will not only prove beneficial to students of grammar grades, high schools, and commercial colleges, but to teachers as well.

I sincerely hope that all students desiring to follow this course will carry with them the determination and persistency to see it through, preparing their specimens in view of criticism as a stepping stone to a mastery of the subject.

PLATE 7

Drill 1. Capital **E** begins and ends as capital **C**. Form the capital **E** and surround it with the oval to the count of 10.

Drill 2. Begin capital **E** as capital **C**. Form a high broad top, the middle loop smaller than the beginning loop and extending downward. Use plenty of curves in both upper and lower parts of capital **E**.

Drill 3. Practice the capital **E** and one connecting letter, as Er in Erie before attempting the entire word. These are difficult combinations. The connected capitals **E. W. N.** will test your ability in arm movement.

Drill 4. Begin the small e exercise, using the push and pull stroke to the count of 8 and extending loops to same count. Keep each the same height, the down strokes on the same slant and uniform spacing between loops.

Drill 5. Use plenty of curve in the up stroke of small e. Emphasize the down stroke, using the push and pull exercise. Write to the count of 1–2–3–4–5–6.

Drill 6. Use a circular motion after forming the loop. Write to the count of 1–2–3–4–5–6.

Drill 7. Curve the first up stroke, round the top, slant the down stroke and swing off with outward curve.

Drill 8. Connect four small e's to the count of 5. ..Add more as you gain in ability.

Drill 9. Practice several lines of each word. Watch your position. Shift the paper occasionally rather than shift the arm.

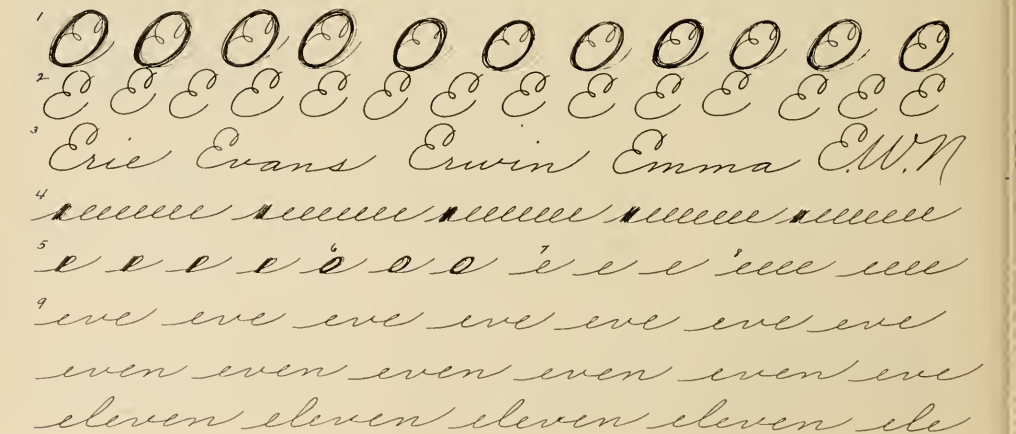


PLATE 8

Drill 1. When practicing this one space direct oval exercise, observe the slant, the height and the width of each. Remember the width is two-thirds the height. See that the ovals touch at sides.

Drill 2. Make this exercise to the count of 8, finishing as the capital **D**.

Drill 3. This **D** tracer starts with the letter **D** and ends with the **O** tracer. Count 1–2–3–4–5–6–7–8.

Drill 4. The **D** should begin and end much the same as **O**. The toe and the heel should both rest on the base line. The toe standing almost on end. Guard against making the letter too wide. Count 1-2-3, making them at the rate of 40 a minute.

Drill 5. Aim for uniformity in these words: Uniform height for both capital and small letters; for spacing and for slant.

Drill 6. Practice the small **d** tracer to the count of 1–2–3–4–5–6–7–8, forming the over stroke and the oval part on the 1-2 count, the push and pull stroke to the 3–4–5–6–7 count, and swing off on the 8.

Drill 7. The small **d** is the same as **a** except that a straight line projects above it. Pause at the top in order to insure a perfect retrace down as far as the beginning part of **a**.

Drill 8. Aim to keep the **a** part of each **d** the same height as the other small letters. Write the word "dive" to the count of 7; the word "deed" to the count of 7, and the word "divide" to the count of 12. Always count on up strokes.

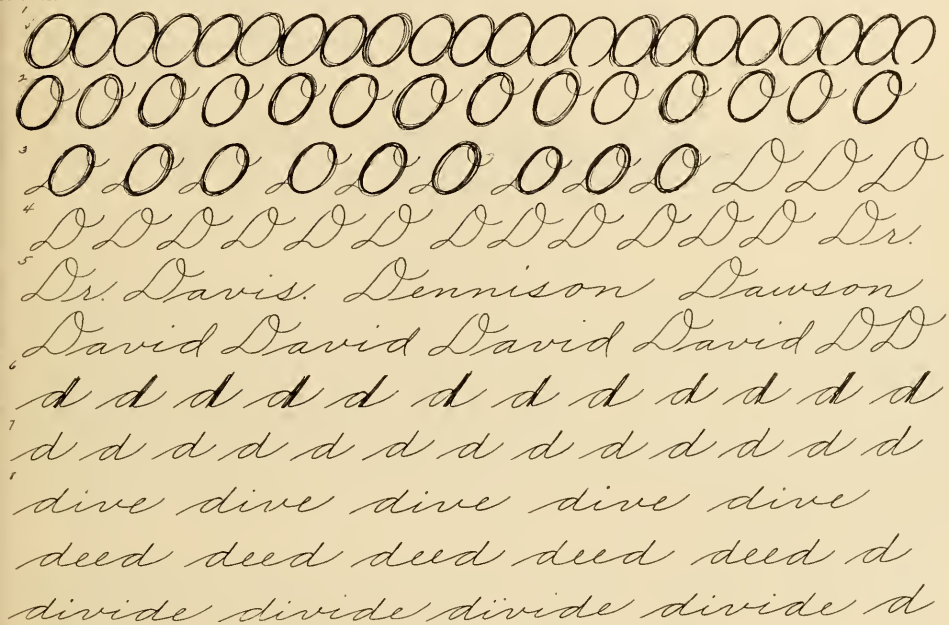


PLATE 9

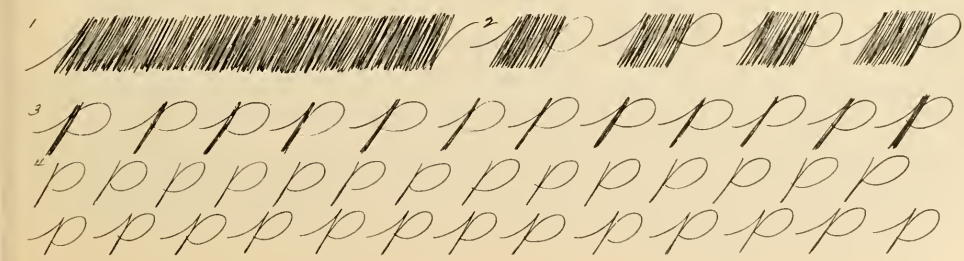
We shall begin practice on our group of push and pull letters, the **P**, **B**, and **R**.

Drill 1. Practice the push and pull exercise before attempting the capital **P**. This will tend to strengthen the main stroke.

Drill 2. Begin with curved initial stroke, extend the strokes, and on the second tenth count finish as capital **P**. See that each group of strokes is the same.

Drill 3. Use a lively movement on the straight line tracer. Finish with broad curve.

Drill 4. Retrace about three-fourths of the height of the letter, and curve the upper part of the oval as much as the lower part. Count 1-2 at the rate of 50 per minute.

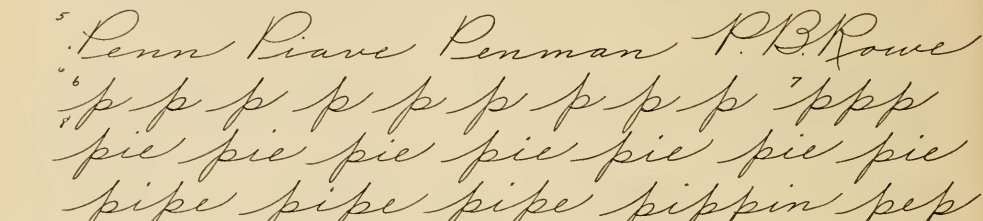


Drill 5. Practice these words and signature carefully. Try not to check the movement. Keep all small letters the same height.

Drill 6. The first part of the letter **p** should be like the letter **j**, except that the point extends the height of the letter **t** or **d**. Keep the oval close to the stem, closing the letter at the base line.

Drill 7. Connect 3 small **p**'s to the count of 1–2–1–2–1–2–1.

Drill 8. When practicing these words aim for the same height in each letter **p**; also the same depth for each loop. The height of the letter **p** is always twice that of the oval part.

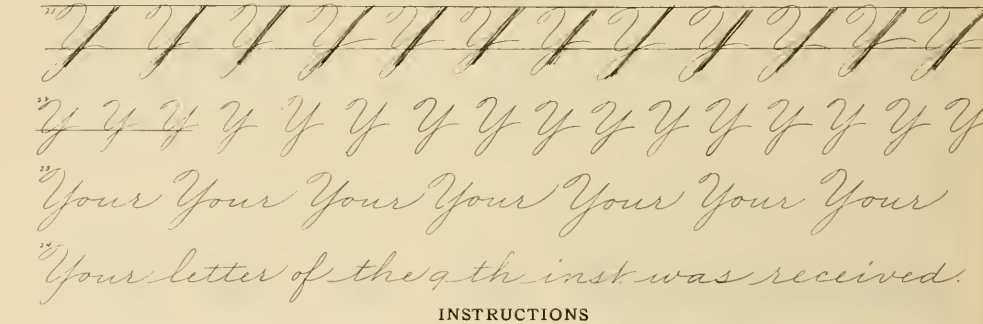


Sensible Business Writing

By C. C. LISTER, 26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School for Teachers, Brooklyn, N. Y.

MOVEMENT EXERCISES

It has long been the custom of teachers of penmanship to make use of movement exercises in the teaching of easy, fluent, and useful penmanship. Like anything else, the use of these exercises may be made to serve a useful purpose or they may be so used as to consume time that might better be used in some other way. To the writer, the straight line and oval drills are indispensable while breaking up bad habits of posture, penholding, and movement, and establishing in their place correct habits of posture, penholding ,and the use of the arm movement. This is because the first attempts to apply new habits of posture and to use an entirely different set of muscles while doing so should be made while doing something less complex than writing itself. The thing made must be so simple in design that the attention can be directed almost entirely to the new habits rather than to the copy. To this end the straight line and oval drills are most useful. Their abuse is in making line after line of these drills after they have served their purpose, as if they were the goal in themselves and not merely a means to an end. But even when these exercises are thoroughly mastered they serve no good purpose unless the skill acquired while mastering them is carried over into the writing. This can be accomplished best by combining a limited amount of either the straight line or oval exercise, which ever is the more appropriate, and the letter to be practiced. The idea is amply illustrated in our lesson this month. The predominating movement used when making the capitals **Y, U, V, P, B, R,** and **K** is the straight slating line movement. By repeating the straight line movement in connection with each of these letters we make reasonably certain that the arm and not the finger movement will predominate.



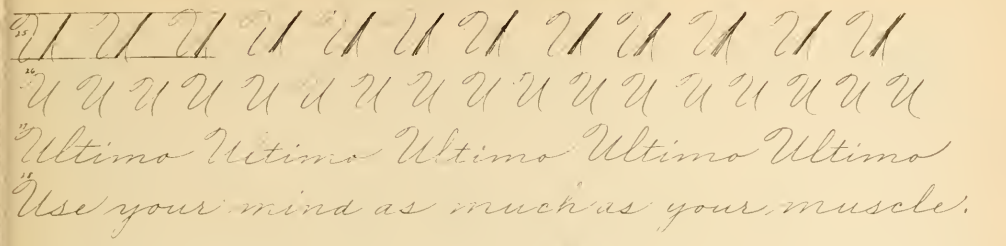
INSTRUCTIONS

No. 21. The capital **Y** is a combination of a decided over-under motion and the straight line. Make the first part with a quick, continuous movement to a count of 1-2, repeat the straight line, and finish the exercise with a full loop to a count of 3–4–5–6–7–8. That is, count 1–2, 3–4–5–6–7–8 for the complete exercise. The practice of this exercise will aid in establishing correct slant and the use of the arm movement.

No. 22. Make the first part of **Y** well rounded at the top and at the base line. The angles in the **Y** should be practically the full height of the letter and the down strokes should be parallel. Count 1–2, 3. Check the movement at the angle on the count of 2. Speed, 40 to 45 letters in a minute.

No. 23. Write the word **Your** without lifting the pen until the word is completed. Give special attention to letter formation and spacing.

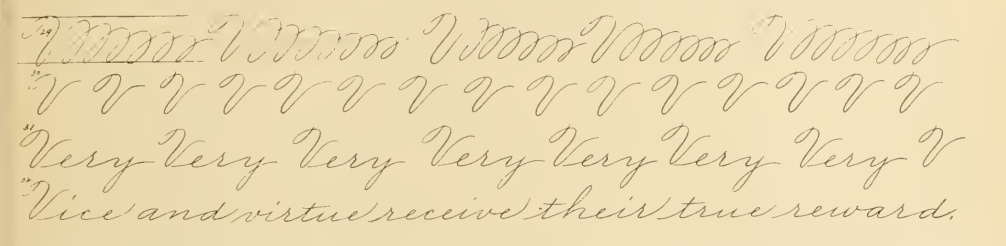
No. 24. Follow the suggestions given in February when practicing the sentence.



No. 25. The formation of the **U** is like that of the top of **Y.** Make the first part with a quick, continuous count of 1–2, and complete the straight line and swing to a count of 3–4–5–6–7–8.

No. 26. Nicely round the first part of the **U** at the top and bottom. The downward strokes should be parallel. Count 1-2, 3. Speed, 40 to 45 good **U**'s in a minute.

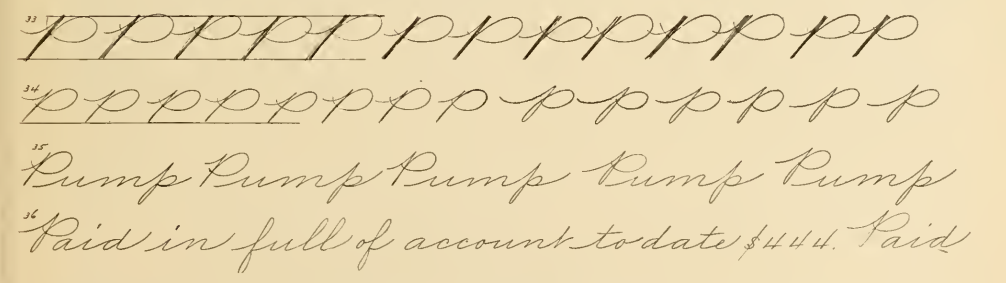
Nos. 27 and 28. Write at least a page of the word **Ultimo** and a page of the sentence. Observe spacing, form, and quality of line.



No. 29. The first part of **V** is almost like the first parts of **Y** and **U.** The top and bottom should be nicely rounded. The turn at the bottom is narrower than the turn at the top. Observe the curvature of the final stroke. This exercise, if practiced properly, will aid in developing a graceful final stroke as well as in stimulating the use of arm movement. Count 1–2–3–4–5–6–7–8–9–10. Dwell slightly on the 2.

No. 30. Count 1-2-3 for each **V.** Speed, 45 letters in a minute.

Nos. 31 and 32. In writing the word **Very,** observe the spacing between the **V** and the next letter. Write at least a page of the sentence observing form, slant, spacing, movement.



No. 33. The first part of capital **P** consists of a retraced straight, slanting line. This exercise, if properly practiced, will establish the slant and habituate the student in the use of the arm movement when making the **P.** Make the straight, slanting line one full space high six times, and swing the reverse oval to a count of 1–2–3–4–5–6, swing. Make the oval part as nearly round as possible. The final stroke should cross the straight lines at half the height.

No. 34. Begin the capital **P** with a short, well-curved initial stroke, retrace the slanting line, and complete the letter with an oval like swing which should cross the straight line at half its height. Count 1-2, 3. Say the 1 lightly and more quickly than the 2.

After mastering the retraced beginning of the **P** it may be looped, as shown on the last half of the line, if preferred.

Nos. 35 and 36. Write at least one full page of the word **Pump** and the sentence. The word **Pump** provides practice on the capital and the small **p's.**

37

38

39

40

41

No. 37. Make the slanting straight line six times and complete the exercise by making a large figure 3 to a count of 1–2–3–4–5–6, 7–8. The repetition of the straight line will stimulate the use of the arm movement.

No. 38. Round out the right side of the **B** well. The loop should be at half the height of the letter, and should point toward the left or upward, not downward. Count 1-2, 3-4.

After mastering the retraced initial stroke, the looping of the first part of **B** is recommended.

No. 39. This is a good, swingy exercise for the development of movement and control. Count 1–2–3, 1–2–3, 1–2–3.

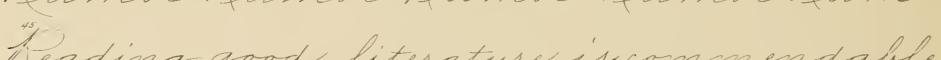
No. 40. The word **Bulb** furnishes practice in the application of **B** and a review of the small **b.**

No. 41. Write the sentence over and over giving attention to these items: form, movement, spacing, size, and alinement.

42

43

44

45 

No. 42. Make the straight slanting line a full space high six times to a lively count of 1–2–3–4–5–6 and complete the exercise on the count of 7–8; thus, 1–2–3–4–5–6, 7–8. Loop around the straight line at half the height. The top should be almost round.

No. 43. Retrace the straight line which is quite like a large figure 1, make the top round, close the **R** at the loop and lift the pen as it crosses the base line. Count 1-2, 3-4. The small loop should be turned slightly upward.

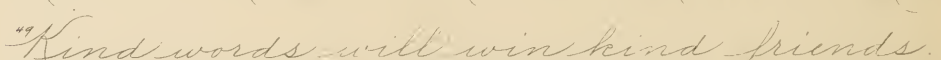
No. 44. The word **Rumor** provides practice on both the capital and the small **r's.**

No. 45. Follow the suggestions in No. 41.

46

47

48

49 

No. 46. Retrace the straight line a full space high six times as a movement drill. Note the short, well curved initial stroke. Study the last part. Observe the direction the pen must be moving when it touches the paper; also the direction it moves when lifted from the paper. The loop and final stroke are like those in the **R** above. Count 1–2–3–4–5–6, 1–2.

No. 47. Make a short well curved initial stroke and bring the pen to the base line with a snap, stopping abruptly. Unite the second and first parts at half the height of the letter. Count 1-2, 3-4.

Nos. 48 and 49. The word **Kuklux** provides practice on both the capital and small **k's.** Follow the directions in No. 41 when writing this sentence.

Supplementary Business Writing

By F. B. COURTNEY

Comment Prepared in the Office of The Business Educator

$38.85

St. Paul, Minn, Jan 2-

Received of A. W. Burton & Co.

Thirty eight 85/100 ——— Dollars

In full of acct.

Alma Steiner

$1904.00

Kansas City, Mo., May 1-

National Bank of Commerce

Pay to Martin Drug Co. or order

Nineteen Hundred Four Dollars

F. K. Warren & Co.

$970.00

Santa Fe, N. M. Feb. 5-

First National Bank

Pay to James M. Johnston or order

Nine Hundred Seventy Dollars

C. E. Bond & Co.

$219.00

Newark, N. J., May 4-

Fidelity Trust Company

Pay to L. G. Witherspoon or order

Two Hundred Nineteen Dollars

L. B. McBrayer

We hope that many students of writing are getting the full benefit of these business forms by Mr. Courtney by becoming masters of the free and easy style they present. Remember it will not be long before we shall present another style of writing by Mr. Courtney, and to be ready for it you should be master of this.

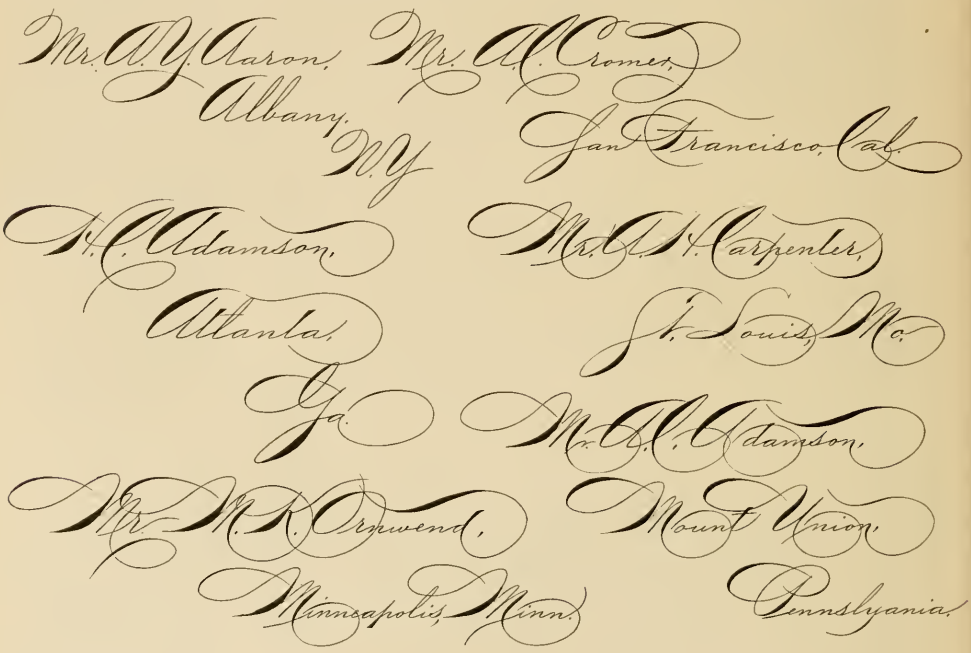
ORNAMENTAL WRITING

By RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

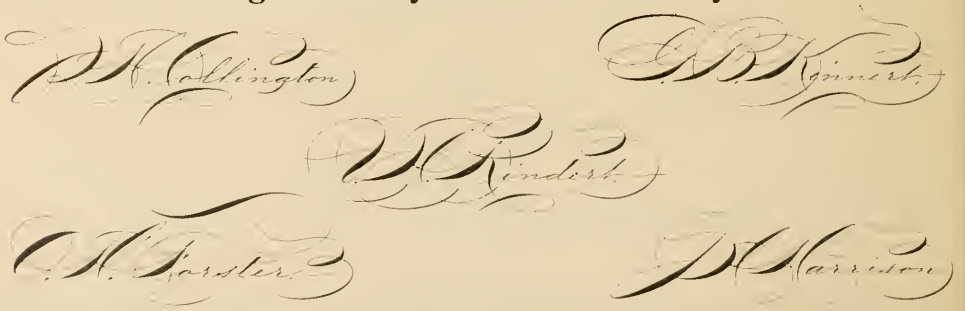
Send Mr. Guillard two pages of your practice work with 25 cents and he will criticise and return your work

Nothing looks better to the lover of fine writing than a well directed envelope in ornamental writing. I am presenting for this month six superscriptions, some simple, and some rather complex, but none very elaborate.

The name should be placed a little below the center of the envelope. As a usual thing it is a good plan to place the first letter of the second line at a point about half way between the beginning and ending of the first line; for example, the A in Atlanta, Ga., in one of the superscriptions is about midway between the beginning and ending of the name H. C. Adamson. The name of the state should be placed underneath that of the post office in such a manner, that if a line be drawn from the first letter of the name to the first letter of the state, the line would also touch the first letter of the post office. This, however, is only a general rule. Whatever you do, place it on the envelope in such a way that it will appear well balanced.



Signatures by Mr. F. B. Courtney



If you would write beautifully, see that your pen is new and that your ink is good. The hair-lines should be light and sharp, and the shades should be bold and black. Contrast is one of the desirable qualities of ornamental penmanship.

Department of
PUBLIC SCHOOL WRITING

Frank H. Arnold, Supervisor of Penmanship, Spokane, Wash.

PRIMARY WRITING

The calendar tells me that today is January 27, 1924. Friday, January 25, was a rather important school date here in Spokane; it was the closing day of the first semester—the first half of the school term.

I visited a number of first year classes last week. It is always a keen pleasure to me to see what little people can do at the end of a term, particularly if they have been taught by an efficient teacher. This article will relate to some of my visits—the things I observed. I shall use fictitious names in my story.

Miss Smith is a first grade teacher in one of our schools. She teaches writing in her own room (a room of 1-B pupils) and teaches also the writing in a second room which contains a combination of 1-B and 1-A pupils. In this second room she spends 20 minutes each day—10 minutes are given to the 1-B boys and girls and 10 minutes are given to the 1-A pupils. Writing is not taught to these boys and girls at any other time by their regular teacher.

Here is what Miss Smith's 1-B children can do: They can write **rapidly** at the board any word found on the first 16 pages of the Zaner Compendium No. 1. In addition to this, they can write many other words. Here is a partial list of them: name, near, ear, arm, mine, nine, moon, soon, and nose. These words are not found in the first part of Compendium No. 1, but the letters which make up these words are found on the first 16 pages of the compendium.

These children have been in school just 4½ months. They are happy boys and girls, full of life and enthusiasm, and have not been overworked in the least.

Miss Smith's second class—children that are taught in the same room with the 1-B boys and girls, but not at the same time—can write rapidly at the board **any word** found in the Zaner Compendium No. 1. I used the word "rapidly". I consider 8 to 10 words per minute rapid writing for 1-A children, and these children can "deliver the goods". And they can do more than that. They can write any word that they can spell. In other words, **they know 26 small letter forms and can use them in any word a first grade child needs to use.** Mark you, I said, "needs to use". First grade children don't need to write words that they can't pronounce.

If Miss Smith can take these two classes (one class composed of beginners and the other class made up of boys and girls who had had just 4½ months of training last September) and do the things she has done, what excuse can any real teacher offer for not doing as much as Miss Smith when she has only **one class** (1-B or 1-A)?

Miss Smith had 10 minutes each day for each class; the average teacher has 15 or 20 minutes each day for one division of pupils (a 1-B or a 1-A division).

When Miss Smith's 1-A children go to a 2-B room tomorrow, they will be ready for seat work. They know form; they will not have to struggle with pencil holding, seat position, etc., and at the same time be compelled to get their first ideas of letter formation. It is not going to be a hard task for the 2-B teacher to teach these boys and girls seat writing. They are going to be allowed to slide their whole arm on the desk and write large. Their board training has given them good mental pictures of letter forms. **They will write well at the seat with less than two months' training.**

After observing the work of Miss Smith and the work of many more efficient teachers, it is a mystery of mysteries to me why any first grade teacher wants to put a pencil into the hands of a child during the first few months of school. Delay all pencil work until your children can write at the board every word in the Zaner Compendium No. 1 at the rate of 8 to 10 words per minute.

By all means have your boards ruled with lines 2½ or 3 inches apart, (we prefer the 2½ inch ruling here in Spokane). Get a stick of yellow colored crayola and rule your boards yourself, if you can't get your school painter to paint the lines on the board for you.

I shall close this article by reproducing below a page of my courses of study in writing:

LIST OF WORDS
(For First Grade Teachers)

Each of the three following lists of words contains every letter of the alphabet. If your pupils can write each list in two minutes at the blackboard they are strong pupils. Of course they are not expected to do this until near the end of the school year.

List One

man	dog	zoo
but	he	now
can	joy	mix
did	let	over
nice	pie	kite
for	quiet	yes

List Two

ice	size	one
six	she	queen
do	vine	run
up	be	at
all	fly	go
oak	me	jay
you	win	

List Three

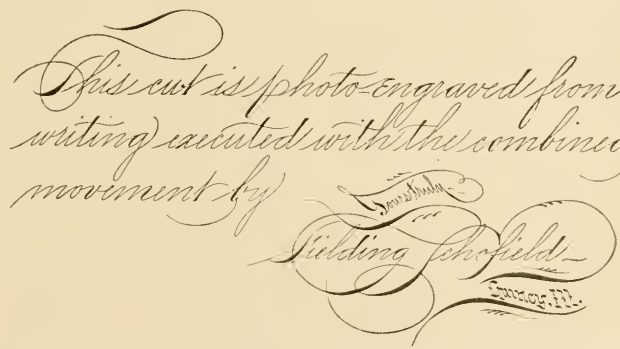
ball	wood	fix
cake	fish	have
best	zone	yell
dime	jump	quell
pick	girl	

RECENT B. E. VISITORS

Fred Berkman, with whom many of our readers are familiar, and who, some few years ago, contributed a course of lessons and other material to THE BUSINESS EDUCATOR, gave us a pleasant visit. He is teaching in South High School, Youngstown, Ohio.

J. F. Flower, head of the commercial department of Fall River, Mass., School of Commerce sent the B. E. some of his fine penmanship. He ranks high as a teacher and penman.

P. A. Fullen of the Glendale High School is securing good results in penmanship as evidenced by the fact that thirty-six of his pupils received penmanship certificates.



The above was no doubt written while Mr. Schofield was teaching in the Gem City Business College, Quincy, Ill., an institution which has done much to promote good penmanship in this country, and which is still doing so. Mr. H. P. Behrensmeyer, the well-known penman in that institution, is a worthy successor of Mr. Schofield. Several of the Schofield designs appearing in this number were kindly loaned to the Business Educator by the Gem City College. Notice the free arm movement swings the writing plainly shows. But Mr. Schofield did not hesitate to let it be known that on some of the letters, like the loops, he also let his fingers do some of the swinging, and hence the term, combined movement.

Beacon Lights of Penmanship

Some Notes on "A Century of Penmanship in America"

By HORACE G. HEALEY, A. M.
120 East 184th St., New Yok City

FIELDING SCHOFIELD

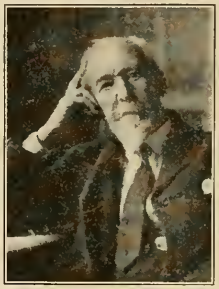
"When slow Disease, with all her host of pains,
Chills the warm tide which flows along the veins;
When Health, affrighted, spreads her rosy wing,
And flies with every changing gale of spring;
Not to the aching frame along confined,
Unyielding pangs assail the drooping mind."

It was said of Alexander von Humboldt that he passed into history while he yet remained an active worker in the broad field of general science. This thought instinctively occurs as one recounts in memory the wonderful achievements of the pioneers of our profession, so many of whom had their earthly lives prolonged until they too could live once more in retrospect the days of their prime. While advancing age usually brings its cares and bodily afflictions, there are always compensations for the spiritual body which none but the aged can know. These thoughts thrust themselves into the consciousness as one considers even for a moment the career of any one of our great leaders. Made sad by the thought of the unfortunate physical suffering which so many of them underwent, all this was over-shadowed by the effulgence of spiritual sunshine which constantly surrounded them. I remember many years ago receiving a letter from the saintly A. P. Root, saying "I am still confined to my chair, where I have lived day and night for the past eight years; but I do not see how I could be any happier in spite of the constant pain which I endure."

The past years have meant much the same to one of our really great pen artists—Fielding Schofield—who says of himself: "It seems as if I have at once been the most fortunate and unfortunate penman in the profession." Also, "The heart can be broken and still live on." Here is a man who would have won world-wide fame with the brush or chisel. Nature quickly endowed him with great artistic talent. Had his lot been cast in a different environment or in a different age, he would, without doubt, have stamped his genius on material of far more permanent texture than bristol board, or with instruments more generally appreciated or understood than is the steel pen. It is sad to think that the brilliant products of the skill and brain of a "Spencer", a "Williams", a "Flickinger", a "Schofield", a "Madarasz", must be limited to his generation, to be seen and admired by relatively few.

However, this is not the place to complain of the harsh decrees of Fate, but to narrate briefly some interesting chapters from the life story of this talented man. No doubt the best way to do this is to follow the customary chronological order.

Mr. Schofield was born at Poughkeepsie, New York, January 17, 1845, the son of Abraham Schofield, a native of Leeds, England. The elder Schofield died before the son was three years of age. The mother was Elizabeth Cramer, born and raised in Poughkeepsie. She survived her husband's death but a few years. From his father, Fielding inherited his artistic talent. The elder Schofield was by profession a designer of patterns for carpets and



FIELDING SCHOFIELD
As he appears at the age of 79

tapestries. To assist in maintaining the home for his widowed mother and infant sister it was necessary for Fielding to secure employment at the earliest possible age. The days of his youth were therefore spent as newsboy, errand-boy, worker in planing mill and chair factory. The door of opportunity to his life career opened to him when he entered Eastman Collelge, first as janitor, then boy of all work. His promotion was rapid, and by the time he was twenty years of age he had acted as advertising agent, assistant secretary, correspondent, and instructor in penmanship.

When he was twenty-one he went to Chicago, to remain two years with H. B. Bryant, former president of the Bryant & Stratton organization. He returned east in 1867 to remain ten years with Warner's Polytcchnic Institute, Providence, Rhode Island. It was while here in 1869 that he married his first wife, Emrina C. Smith, an unusually talented lady of Boston. During her lifetime Mrs. Schofield published many beautiful songs and poems. In 1877 Mr. Schofield joined the Coleman School in Newark, New Jersey; here he remained for five years. In 1883 he married his second wife, Sara C. Smith of Chatham, Mass. During that year he joined his former schoolmate, Mr. D. L. Musselman, at Quincy, Ill. Here he was to remain for eight years. Without doubt it was while Mr. Schofield was at Quincy that he reached the apex of his artistic powers. Surely all penmen of the period are agreed that from 1883 to 1890 no one surpassed him in skill or in ability to produce original designs. In 1891 he joined E. P. Heald in San Francisco. Here his wife suffered a nervous break-down, making it necessary to bring her East, to be confined in a sanitarium the remainder of her life. Thus ended the earthly paradise in which Mr. Schofield had lived for thirty years. From this time on, sorrow and trouble have been his constant companions. He did some teaching, first at Utica, N. Y., for three years, and then in some of the evening schools in Boston. Some fifteen years ago he was informed by the physicians at the Massachusetts General Hospital that he had an incurable cancer. During all these years he has scarcely known an hour's relief from pain. Surely such days must be "dark and dreary". Nevertheless Mr. Schofield maintains an optomistic outlook on life—no word of complaint escapes him. In a letter received not long ago he quotes with the fullest possible realization of their meaning those comforting words of Cowper's

"Judge not the Lord by feeble sense,
But trust Him for His grace;
Behind a frowning Providence
He hides a smiling face."

EASTERN COMMERCIAL TEACHERS' ASSOCIATION

Hotel McAlpin, New York City
April 17, 18 and 19, 1924

An attendance of 1000 is expected. Plan to he there.

For program and information write to, F. A. Tibbetts, Secretary, Wm. L. Dickinson High School, Jersey City, N. J.

Daniel Warren Meub arrived at the home of Mr. and Mrs. A. P. Meub, February 2, 1924, Pasadena, Cal.

O. G. Martz, Supervisor of Writing, Norwood, Ohio, visited our office and school recently. It has been a pleasure to watch Mr. Martz develop from a miller into a high class penmanship supervisor.

The Gregg School Summer School Bulletin, Chicago, Ill., for 1924 has reached our desk. The printing and general make-up are typical of the high class work being done by that institution. In addition to Gregg Shorthand, other commercial subjects will be taught.

The Northern California Commercial Teachers' Association met at Sacramento, January 19, 1924. Some of the speakers were: R. E. Wallin, E. N. Shadwick, Mr. Goldberg, F. J. Pribble, and Mrs. J. Paul Bunker, all of Sacramento. These various get-together meetings of commercial teachers are doing much to standardize and improve commercial teaching.

A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

HOW I SAVED THOUSANDS OF DOLLARS

"Pins have saved thousands of lives"—said the schoolboy in his composition—and added—"by not swallowing them". In Dickens' great novel, "Bleak House", Mr. Harold Skimpole, one of the characters of that powerful story, is constantly saving large sums of money by not buying a diamond or a watch or a fur coat or something or the other.

Well, I am going to tell you this month how I have saved thousands of dollars by not buying a number of tempting things, for I have had as many gold bricks offered me as most people. I have not bought them, not because I was any wiser than the average line of intelligent people who do invest in these tempting propositions, but because I didn't have the money. That's how I have saved thousands of dollars, by not having it.

I had, when I was a good deal younger than now, a letter from a benevolent counterfeiter who offered for $500 to sell me $5,000 of notes printed from plates stolen from the Government mint at Washington, but I am no criminal. So, I was never tempted to buy it. A man shut up in a Spanish dungeon also offered to reveal to me the hiding place of a buried treasure worth millions if I would send him through a friend in New York a thousand dollars, but that never appealed to me for I knew it was probably some of Capt. Kidd's pirate gold, blood stained, and I didn't want it.

The first proposition on which I really saved money came along about twenty-five years ago when I was teaching in one of the thriving cities of this country. The men who employed me were first-class business men, honest and reliable, men who stood high in public estimation and they were interested in a gold mine; and it was a darn good gold mine, too. They had the fellow who had located it up there on exhibition to explain all about it, for the mining claim was all laid out and everything ready to go into operation just as quick as they got the money to put in the necessary machinery and finance operations on a large scale. He was as picturesque a looking fellow as you would care to see, this miner from Mexico. He wore a sombrero and a velvet Mexican jacket and a silk sash belt and flowing pantaloons with buttons as big as silver quarters down the side below the knees. The mine was located somewhere near Chihuahua in the Sierra Madre. He brought up great chunks of ore from this mine and you could see the sparkle of the gold in it; little threads of yellow winding here and there through the dark mass of the igneous rock. You know it has to be pretty rich gold before you can see any of it. Most of the rock from which paying gold is mined looks just like plain quartz, and when you see the yellow stuff in there you know you have got mighty rich ore, and this rock assayed I don't know how much to a ton, but it was an everlasting lot. They formed "The Sierra Madre Mining Company" and the men I worked for bought lots of stock, and our family doctor did, and lawyers and doctors and business men chipped in liberally and bought that stock and I could h ave bought some too and I would, but I saved a lot of money by not having any; because, about the time they got to mining, that interesting and versatile bandit, Pancho Villa, overflowed that country down there and all the gold that came out he took, and he kept on taking it, and I don't think a dollar of the money invested in that most promising mine ever came back. It was a good mine. First rate. But what's the use of working like fury, when you can get somebody else to do the work, and afterwards take the proceeds away from him just as they did down there. The Mexican doesn't like to work any more than I do, but I have to work and he doesn't. He is a good deal like the natives of the Philippines that the missionary told about. He said, "In the country from which I come, brethren, the trees fairly groan under the burden of bananas, pineapple, bread fruit, oranges, grapes, and all kinds of nourishing food, while underneath those trees thousands of men, women and children are starving to death—too lazy to get up and pick the fruit." I save at least $1,000 by not buying stock in the gold mine and it was still with me when I came to Holyoke, about twenty years ago just in time to get a chance to buy stock in "The Palmer Mountain Gold Mine". Everybody was doing it. You could buy that stock for about twenty-five cents a share, full dollar shares, and they had some nice specimens of gold bearing quartz, and there were no bandits to prevent mining it.

They took a couple of fine men, a retired minister who had lost his eyesight and an ex-bartender whose wits were a little dazed, out there from Holyoke and showed them the shaft of the mine where they were boring into great ledges of quartz. They came back and said it was a bully thing, that these 25c shares would soon be worth $1.00 a share. They showed how it could be done, because the silver mines of Nevada had done even better than that in taking out of a little hole known as the Comstock Lode in the state of Nevada, a space about as big as our Hampden Park, which is a little square lying in the heart of our city about big enough to sking a cat by the tail, $500,000,000 in silver. This Palmer Mountain mine of our had gold, and silver, and copper, and lead, all four of them. If we didn't get enough gold we could take some silver, and there is always a good market for copper, and think of the lead that it takes to make all the paint that the girls put on their faces. Well, I would have bought some of it if I had the money, but I didn't, and so I save some more by not buying it, because what the Palmer Mountain Company really owned out there in the West was a perfectly good hole, as good a hole as anybody need to have, but there was no gold, or silver, or copper, or lead. The investigating party had been shown a good working mine many miles away from ours, and nobody ever got a cent back from our gold mine. I added the money I had saved from that to the money I had saved from the Mexican gold mine, and got ready for the next.

And the next was one of the cleanest oil propositions you ever saw. Even old Doc. Cook didn't have anything better with that proposition of his for which the judge gave him thirteen years. It was a promising young man that brought it around. He came to see me about it because he knew I wrote shorthand and he had been a stenographer himself, but had given it up. It is a kind of slow business, stenography, compared with gold mining or boring for oil, and he offered to sell me some stock for a dollar and a quarter a share. These were dollar shares. Mind you this stock was selling above par, for the oil wells were squiriting out that black smelly stuff at a great rate, and they were already refining it and selling axle grease, and gasolene and kerosene and were only waiting for more money to bore wells, and this concern was paying two per cent a month dividend right along. Everybody that bought it got their two per cent. They did too, he showed me the checks and they were real checks, and they were paid, and I most certainly would not have saved money if I had had any money. But as I didn't have any I saved over $1200 that I would have put in if I had it. The stock of the oil company was quoted on the curb at New York, and the last time I saw it it was selling at three cents a share. You see if I had bought it at $1.25. I would have lost $1 22. So I figure that I saved about $1,200 by not buying these shares, I would have bought if I had had the money.

By this time I had accumulated quite a respectable pile. By saving over one thousand dollars of the Mexican Gold Mine, even more than that of the Palmer Mountain Mine and certainly twelve hundred dollars of the oil proposition, I felt quite encouraged when the next man came along with a proposition to buy in on a rubber plantation. When Charles Goodyear began to experiment with rubber to get it so it wouldn't melt in hot weather, and crack in cold weather, they used to bring it up from South America for ballast, and if you could sett it at

(Continued on page 23)

MENTAL MEANDERINGS

By CARL MARSHALL
Route 1, Box 32, Tujunga, California

The supremely wise person is he who knows all there is to know about himself and his surroundings. That is a large order, is it not? Of course, there never has been and never will be any such person. Mr. Einstein might say it is a question of relativity, whatever that is. The trouble with all talk about education is the narrowness and insufficiency of the terms we have to use. So far, nobody seems to have invented a term that means what I should like to have the word education mean. It is not knowledge or scholarship or development or even wisdom, much less is it mere information or understanding. Neither is it covered by either of those later and somewhat fanciful words, culture or efficiency. Perhaps I would have the term, education, mean a little of all of them, but mostly knowledge and understanding, with an ability to do.

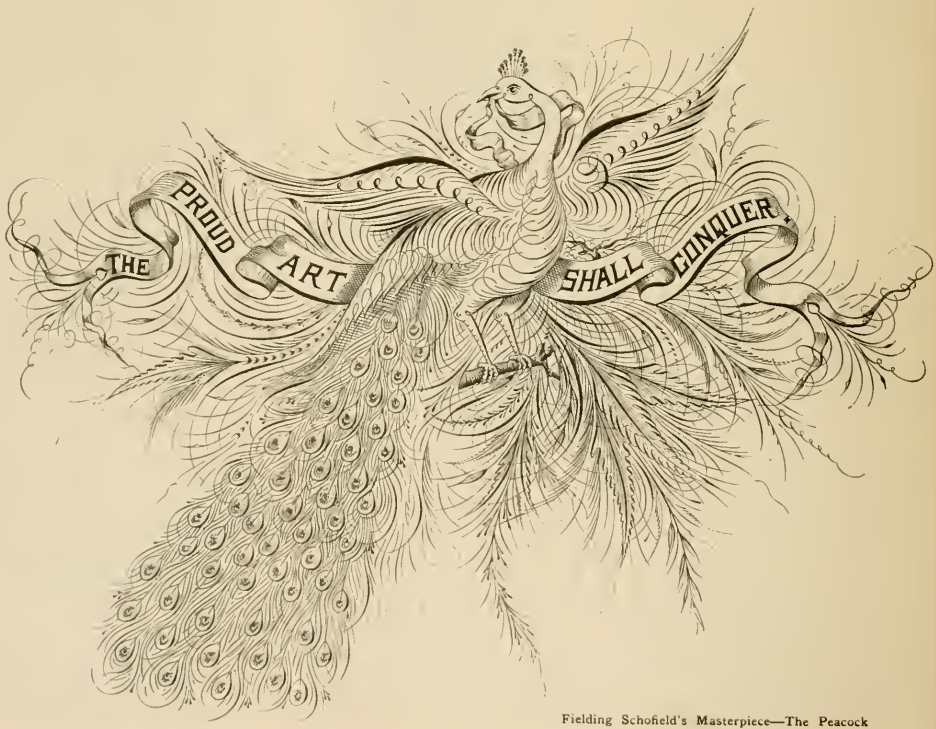
Who Are The Educated?

It will be profitable, I think, to the younger readers of the EDUCATOR to examine and think about some of these things that we would like the word education to mean. For me, I am near to the finish of my meandering journey across the continent of life, and now stand close to the mystic and measureless sea of Eternity that lies ahead. I have come to know some things that I would give worlds to have known when I was nearer to the beginning of my journey. I wonder if I can signal back one or two of these things to some of you who are facing the perplexities that confronted me some forty or fifty years ago. Now, don't take alarm, please. I have no thought of pressing to your reluctant lips a vapid draught of that specific known as Good Advice, which certain well-meaning old men keep on tap for such unfortunate youngsters as they may fall afoul of. All I would do is to get you interested in doing a sort of preliminary survey of this supremely important thing called education, just as I wish some one could have set me thinking about it long ago before it was mostly too late.

Those who did me the honor to listen to what I had to say about education some twenty-five years ago, may recall that I somewhat militantly flung to the breeze the Pestolozzian battlecry, "Learn to do by Doing". Were I to throw my hat into that ring again, I rather thank that my gonfalon would read: "Learn by Doing **and Thinking**", unless the word, doing, were used to include thinking. As a matter of fact, we are really doing something when we think, are we not? Mere doing without thinking is not very educative, and that person who is too timid or too indifferent or too lazy to think will never get very far in any worth-while thing. Whatever education may be considered to be, good thinking has to be at the bottom of it, and that is the most important fact of the whole matter.

In my humble opinion, there is in

(Continued on page 30)



Fielding Schofield's Masterpiece—The Peacock

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Professor of Economics, American University; Lecturer on Advanced Accounting, University of Maryland
Public Accounting Offices in Washington and Chicago

PARTNERSHIP OPERATION

(Continued from February)

On the other hand, where "interest" is allowed on the excess capital only it is charged to the regular interest account. While there does not seem to be any sound reason for making such a distinction, it is defended on the theory that excess capital contributed by some of the partners is really in the nature of a loan and should be paid for in the same way as would money borrowed from outsiders. However, each case should be treated with due regard for actual facts. No legal or accounting fiction can change an investment of capital into a loan. On the other hand, if what appears on the books as excess capital of a partner is in fact a loan made by him to the partnership, it should be placed in a special loan account and has no place in the capital account.

Where the profits are divided on the basis of a percentage of the capital invested by each partner, with the remainder on an arbitrary basis or equally, it makes no difference whether such "interest" is allowed on all of the capitals or merely on the excess capitals. Thus, the result would be the same whether, for example in the above mentioned partnership of "A" and "B", they are credited with $300 and $600 respectively, or whether "B" alone is credited with $300.

Since partners' drawings are presumed to be made in anticipation of profits, they should be charged to their drawing accounts, rather than directly against their capitals. Also, the respective shares of the profits and losses of the partners should be credited or charged to these drawing accounts. Any balances remaining in the drawing accounts at the end of the fiscal period should then be transferred to their capital accounts. The surplus account has no place in partnership accounting as, unlike a corporation, all profits earned belong to the owners of the business.

Some of the more important points in the foregoing discussion of principles are illustrated by a problem given by the American Institute of Accountants at the June, 1917, C. P. A. examination of those states which co-operate with the Institute:

Problem

"A," "B," and "C" formed a partnership. "A" agreed to furnish $10,000, "B" and "C" each $7,000. "A" was to manage the business and receive one-half of the profits; "B" and "C" were each to receive one-fourth. "A" supplied merchandise worth $8,500, but no additional cash. "B" turned over to "A." as managing partner, $9,000 cash and "C" turned over $5,500. The business was conducted by "A" for some time, but without keeping exact books. While managing the business "A" purchased additional merchandise amounting altogether to $75,000 and made sales of $100,000. The cash received and paid out for the partnership was not kept separate from "A's" personal cash. In order to straighten out matters, "B" took over the management. He found receivables amounting to $20,000, and of these he collected $4,500. The merchandise still on hand is sold for $500. These receipts he deposited in a bank to the credit of the firm. The remaining accounts proved worthless. The outstanding accounts payable amounted to $2,000, of which $1,500 had been incurred in purchasing merchandise, and $500 for expenses. These accounts he paid. "A" presented vouchers showing that during his management he had paid other expenses of $2,400. By mutual agreement "B" was held to be entitled to $100 on account of interest on excess capital contributed, and "A" and "C" were to be charged $75 each for shortage in contribution of capital.

(a) Prepare Trading and Profit and Loss accounts, and accounts of the partners, indicating the final adjustment to be made in closing up the partnership.

(b) Show how the above final adjustment would be modified if "A" proved to have no assets or liabilities outside of the partnership.

Solution

In order to secure the data necessary to prepare the required statements it is necessary to construct, from the figures given, a skeleton outline of the various accounts of the concern in question. This is most easily accomplished by means of the following:

WORKING SHEET

	Transactions		Closing Balances	
Cash in bank	$ 4,500.00	$ 2,000.00	$ 3,000.00	
	500.00			
Cash held by "A"	9,000.00	73,500.00		
	5,500.00	2,400.00		
	80,000.00	18,800.00		
Accounts Receivable	100,000.00	80,000.00		
		4,500.00		
		15,500.00		
Merchandise	8,500.00	100,000.00		
	75,000.00	500.00		
	17,000.00			
Accounts Payable	73,500.00	75,000.00		
	2,000.00	500.00		
Bad Debts	15,500.00	15,500.00		
Expenses	500.00	2,900.00		
	2,400.00			
Interest on Capital	100.00	75.00		
	50.00	75.00		
Profit and Loss	15,500.00	1,350.00		
	2,900.00	17,000.00		
		50.00		
"A" Capital	75.00	8,500.00	10,850.00	
	675.00			
	18,600.00			
"B" Capital	337.50	9,000.00		$8,762.50
		100.00		
"C" Capital	75.00	5,500.00		5,087.50
	337.50			
	$432,550.00	$432,550.00	$13,850.00	$13,850.00

Trading Account

Investment by "A"	$ 8,500.00	Sales by "A"	$100,000.00
Purchases by "A"	75,000.00	Sales by "B"	500.00
Expenses	2,900.00		
Trading Profit	14,100.00		
	$100,500.00		$100,500.00

Profit and Loss Account

Loss on bad debts	$ 15,500.00	Trading Profit	$ 14,100.00
		Interest	50.00
		"A" Capital	675.00
		"B" Capital	337.50
		"C" Capital	337.50
	$ 15,500.00		$ 15,500.00

(Continued on page 30)

The Ways and Means of Speech

By CARL MARSHALL

VIII

Grammar of the Noun and Pronoun

After the variations of the verb have been disposed of, there is little left in the way of grammar to disturb the student who is studying English for a practical rather than a scholastic purpose. The English noun happily escapes declention, that pestiferous puzzle that makes the study of most inflected languages so laborious. When we have mastered the relatively simple matter of forming plurals and the possessive case, we are through with it. We get the plurals for at least ninety-five percent of our nouns that have plurals at all, by fixing an s or es to the singular. A few every-day words like oxen, women, brethren and children, have retained the German **en**, to show plurality, and a few other irregular plurals like men, mice, geese, and so forth comprise entirely different words. A few compound words that end in "in-law," pluralize the first instead of the final syllable, as sons-in-law, brothers-in-law, attorneys-at-law. About the only trouble in connection with our plurals arises from certain alien words that have brought along with them their foreign plurals, as alumni, phenomena, cherubim, mesdames, etc., and various nouns ending in **o**, from the Italian or Spanish, that form their plurals by affixing an s instead of **es** as in English words of similar form. There is hardly more than a baker's dozen of these, however, as cantos, solos, lassos, zeros, pianos.

Possessives usually give more trouble in their formation than do the plurals at all, by affixing an s or es to by the rather stupid way in which the subject is presented in many of the grammar books. The whole matter may be made clear under one inviolable rule: Form the possessive of **regular plurals** by affixing an apostrophe (’); for **all other nouns**, affix an s preceded by the apostrophe ('s). A few precisions demand that in the case of certain nouns in the singular form, that terminate in an s sound, as Charles, rhinoceros, Bertrice, Miss Simmons, we should write the possessives, Charles', rhinoceros', Beatrice', Miss Simmons', but authoritative usage does not require this,—it being mostly a matter of taste. We violate no established rule when we write, "the rhinoceros's horn", "Miss Simmons's mother," "Charles's book," and the like.

From all of which, it would appear that, grammatically speaking, the English noun is a rather simple affair, to be mastered by any normally matured mind in a few hours. But the pronoun is "a horse of another color," and more especially, the personal pronoun. It is because of the eccentricities of this troublesome little part of speech, that we have to know about the thing called "case," or the relative that a substantive bears to the other parts of the sentence. Most of the personal pronouns have two sets of forms, the one set to be used in the subject of predicate nominative, and the other set as verbal or prepositional objects. As the form of a noun is the same, whether it is used as subject or object, the "case" of a noun is a negligible matter,—no trap for the unwary here—, but it is a very serious grammatical offense to use a nominatvie pronoun for an objective or vice versa, and one that may put the stigma of ignorance or boorishness upon the offender. To avoid the chance of falling into this pit, one is obliged to know about case; also, the two sets of pronoun case forms. So far as a statement of the facts goes, the matter may be put in a very small nut-shell. The nominative case-forms of the pronouns are as follows, exclusive of the so-called "solemn forms" (thou, thee, thy, etc.): I, WE, HE, SHE, THEY, WHO. The corresponding objective forms are ME, US, HIM, HER, THEM, WHOM. The forms, **it, you,** and the various compounds, myself, ourselves, himself, etc., being without distinction, either nominative or objective, are negligible. Thus much mastered, it remains for one to make sure that he uses the nominatives exclusively in the subject and in the predicate attribute, and the objectives exclusively as objects after verbs or prepositions. Whoever attains to this need have no worries as to the rule or the reason for the rule in using any of the pronoun case-forms. As to the effort involved, it is less of a grammatical task than that involved in mastering any one of the five or six Latin declentions.

While no learner who would know and practice the right use of the pronoun, should stop short of mastering what is outlined above, I shall nevertheless suggest a sort of rule-of-thumb device that may prove very helpful to certain of those unfortunates, who "never could learn grammar" or at least think they never could. Most of the errors in the use of pronouns occur in compound constructions. Thus one may say, "Frank and **me** saw him," when, unless he were an Indian or a French waiter, he would not think of saying, "**Me** saw him;" or he might say, "He sold the car to my wife and I," but not, "He sold the car to I." Some of the grammatically uninformed have a curious respect for "he and I", and an equally unaccountable antipathy for "him and me". Not long ago I overheard a little lad telling his mother about a certain fishing-rod that had been appropriated by himself and brother. "Why, Mother," he said, "Uncle Charles gave it to him and me before he went away". This satisfied the good lady as to the fishing-rod, but her sensitive ear was disturbed by the lad's grammar, and she observed with severe admonishment, "O, dear! Frank, how often have I told you not to say 'him and me'? Can't you ever learn to say 'he and I'? And the boy might have consistently responded, "Well, "Uncle Charles gave it to he, and he gave it to I also". Use the same pronoun whether driven singly or with a mate.

Since a pronoun is a sort of **alter ego** of the noun it stands for, it must necessarily have the same person, number and gender as its antecedent noun. Wrong person forms rarely occur, and wrong gender forms only with Germans and some other kinds of foreigners, who have to deal in their native tongues with a great variety of arbitrarily masculine and feminine nouns that in English, are happily unprovided with gender. For a side-splitting account of German genders, the reader is referred to Mark Twain's inimitable "Lecture on the German Language," published as an appendix to his "Tramp Abroad". There are some forms of number disagreement, however, that are rather common even among cultured people, and for which there is really some excuse. I refer to such common lapses from authority as "Everybody should mind **their** own business," or "Anyone violating this rule will do so at **their** own risk". The compounds, "everybody," "anybody," "everyone," etc., really have a plural significance, and as they usually include persons of both sexes, the requirement of the pronoun "his", has a sort of double incongruity. To avoid such errors, we must remember that "anybody," "everybody," "everyone," etc., are always considered singular, and that for nouns indicating persons of both sexes, the masculine pronoun is used.

The relatives, who, whoever, whom and whomever, etc., give some trouble because they are involved in subordinate or parenthetic clauses whose case elements are sometimes a little difficult to determine, especially when "swift moving speech treads closely on the heels of thought. Thus the most meticulous of speakers, and even writers, may fall into such traps as, "We hardly knew who to ask for," or "Whoever he may have wanted, it was not we" (or more probably, "not us"). Among those who know grammar only "by ear," only the most carefully observing can be expected to be free from such lapses from good English, just as we may expect false notes from all singers who have not taken the trouble to know the musical scales. You will also find such lapses in the hastily written material of most newspapers and magazines, but rarely indeed, any of it in the Atlantic Monthly, for instance. The only safe way is to know unmistakably what little grammar there is in our English tongue.

NATIONAL ASSOCIATION OF PENMANSHIP SUPERVISORS

H. C. Walker, Pres., St. Louis, Mo.
Sara K. Munn, Vice President, Rock Island, Ill.
E. G. Miller, Secy. and Treas., Pittsburgh, Pa.

Hotel Warwick, St. Louis, Mo., April 23, 24 and 25, 1924

The following paragraphs, prepared by Miss Sara K. Munn, Supervisor of Writing, Davenport, Ia., are a part of our "GET ACQUAINTED" program. They will be read with interest by all supervisors.—H. C. Walker.

Detroit, Michigan! Wouldn't you like to visit that city—say as the focal point of the N. A. P. S.

It is quite necessary, it seems, to keep one's senses keenly alert in this great auto incubator, in order to keep life and limb intact. But, surviving traffic we could devote our mental agility to the subject of penmanship as carried on under the direction of one of the brainiest women in the business—**Miss Lena A. Shaw.**

Her pedagogical meanderings show Miss Shaw as a grade teacher in Holland, Michigan; Aspen, Colorado, and Boone, Iowa, while at Ypsilanti, Michigan, she stepped into the penmanship ranks and finally became a leader in her Detroit position.

About this time, seven years ago, the N. A. P. S. was organized, and recognizing it as the most direct means of keeping in touch with the projects carried on in other cities, Miss Shaw became a member. Since 1922 she has been on the Executive Board of the Association.

The work in Detroit schools as handled by the Supervisor, two assistants and several special teachers, does not confine itself to any particular "system," but is based upon the "Standard Practice Tests in Writing," and measured by the Ayre's Scale. If you were lucky enough to hear Miss Shaw's talk at Benton Harbor, you may recall the masterly treatment she gave the subject of teaching handwriting, and the point that tests were a means of stimulation and a factor in the analysis of our difficulties. Our convention note book discloses many worthwhile ideas embodied in that same speech—that's one reason why we are certain a trip to Detroit would hold much interest and profit.

Here are three intriguing problems which are current targets for Miss Shaw's genius: Factors determining success in handwriting; the adjustment of standards to individuals, and the adjustment of methods of study to individuals.

Two years ago we had a delightful trip down to Chicago from Benton Harbor with a couple of fellow supervisors, and talked "penmanship" literally "hy the mile".

One of these enthusiastic teachers was **Miss Nettie Long**, the Director of Handwriting in East Chicago, Ind. In fact, we others almost swerved from our intention of seeing "Lightnin'" in order to stop off and have a peep at Miss Long's work.

Being a Zanerian exponent, naturally all the measurement work in East Chicago is based upon the Zaner Scale, and as a mean of checking up the yearly progress, Miss Long considers this method invaluable. The East Chicago schools are organized on the departmental plan down to the fourth grade, and in several buildings, even the primary department. While commenting upon the remarkable progress possible under the guidance of a strong teacher, Miss Long recognizes the great difficulty of getting the writing principles carried out in other written work.

That's one thing we are expecting to investigate when we visit St. Louis schools.

"A. N. Carmine, Longwood Commerce High School, Cleveland, Ohio."

It is a pity you cannot see the beauty of the original as it came from the pen of this "gentleman from Ohio". It is a more devasting pity that you can not see the gentleman himself and hear him talk about the way he teaches penmanship.

It seems he uses the Barnett Method and measures with his own scale, but those are mere incidentals. What else he uses cannot be so simply stated in cold facts.

Two years ago we sat, notebook in hand, on a front seat at the Benton Harbor convention, mildly listening to the President's introduction of a Mr. Carmine, and idly wondering whether he would prove interesting or merely bromidic.

Suddenly there he stood, all six feet or more of him, and fired his opening gun, in which we were admonished first to create a wholesome sentiment toward penmanship. Mental philanderings were immediately galvanized into rapt attention, and as the personality of the speaker drove home his ideas, the notebook was forgotten. Snatches echo in our memory: the idea of selling penmanship as one sells commodities; practical ways of accomplishing it; idealization. All the gamut of a combined dreamer and doer flowed from the dynamic brain of this man who so throughly believes in his profession, and sputtered over his audience like a refreshing shower that clears the dusty air and gives the power to see farther and more clearly in every direction.

If you ever get discouraged and cynical and feel like you are on a blind trail getting nowhere, don't consult an M. D., but hop on the next train for Cleveland and talk with Mr. A. N. Carmine. You'll come back with a smile, a belief in yourself and joy in your job!

Among the newer members of the N. A. P. S. we find **Miss Caroline Wilhelm**, supervisor in LaPorte, Ind.

Three years ago this versatile lady was teaching art, music and penmanship in the seventh and eighth grades, finally crystallizing her talents into one central interest—penmanship. One might expect that with such a leader the Palmer Method would function at its best, but a brilliant general can't win a battle without armed men on the firing line, and Miss Wilhelm laments the fact that her teachers are not good writers. Apropos of Miss Wilhelm's appreciation of the many new ideas she absorbed at the Benton Harbor meeting in 1922, may we suggest you stand ready in April, 1924, to tell how you gained the co-operation and overcame the problem of untrained instructors.

Miss Laura Jane Breckenridge of Lafayette, Indiana, scarcely needs an introduction in this column. She is well remembered as the presiding genius of the N. A. P. S. at Benton Harbor, Mich., in April, 1921. Her ability and unfailing tact counted greatly in the success of the convention. Her enthusiasm was so contagious that one member of her executive committee, the genial Mr. C. A. Barnett of Cleveland not only came himself, but brought his entire family!

For fifteen years Miss Breckenridge has devoted her unusual executive powers to the cause of good handwriting in various cities of Indiana: one year in West Lafayette; seven in Peru and West Lafayette, and about eight years in Crawfordsville. Here she has followed the plan of the Zanerian Method with effective results. Miss Breckenridge is earnesly seeking new and better mehtods for obtaining better writing in all subjects. Her ideas will be heard with interest in the open discussions at the St. Louis meeting.

Wedding bells supplanted school bells for Miss Lena Rovick of Muskegon, Michigan. While we regret losing such an ardent member of our N. A. P. S., we welcome the new face we shall see at the April conference—that of Miss **Katherine L. Kapp**, who took over Miss Rovick's work in March, 1922.

Miss Kapp was formerly a special teacher of handwriting, and is herself master of a beautiful flowing style of business penmanship. The pupils in grades one to six are taught the Zaner Method, while those in seventh, eighth and ninth grades use Palmer Method. No doubt this combination will provoke much interest in the class work brought to St. Louis.

Two problems will especially interest our Muskegon representative. First, how to teach the left-handed child, and second, the extent to which pencil work should be carried.

Are you planning to be on hand to hear and discuss these topics and the many others which will touch upon your work?

Miss Cornelia Koch has for the last fifteen years been the able director of the Penmanship in the public schools of Evansville, Indiana.

Like many other supervisors, Miss Koch arrived at her present position through the successive steps of elementary grade teacher in all subjects; special teacher of music, drawing and penmanship under the departmental plan; and finally with this splendid preparation, decided to devote herself exclusively to penmanship.

Under her organization the subject is allotted approximately sixty minutes per week, and the alphabet endorsed by the National Association of Penmanship Supervisors is the style adopted for the foundation of her instruction.

Miss Koch is an undeniablel refutation of the idea that a teacher should change location frequently in order to avoid ruts. She will be a welcome visitor to the St. Louis meeting in April. Do you remember those clever little jingles she brought to Benton Harbor?

There is one Carpenter in Grand Rapids, Michigan, who does not make furniture, and her name is **Theodocia.** She is, however, a very active builder of good handwriting. For her final inspection she brings into play both the Palmer Scale and Ayres Scale, and thereby the product stands or falls. Miss Carpenter finds the measurement work a distinct advantage over mere opinion in judgment of writing.

When our inquiring reporter asked Miss Carpenter's opinion on the departmental plan of teaching penmanship we record her answer, "It is better than the regular teacher when she is indiffrent. An expert giving an irnspirational lesson supported by the regular teacher, is excellent though rarely found." Candid, isn't it, but the "rare ones" are getting mor numerous every year.

In submitting the greatest problem Miss Carpenter bewailed the yawning chasm between daily lessons and the formal writing lesson. Haven't you heard something similar emanating from the English teachers and Mathematics teachers—this business of application!

That's why we need to get together occasionally and compare our systems of bridge-building. That's why Miss Carpenter plans to attend her second National Convention!

The New York City Gregg Shorthand Association met Saturday, January 12.

From the report which we received the meeting was a very lively and successful one, and well attended.

Many skillful demonstrations and inspiring talks were given. The value of music records in teaching shorthand and typewriting was demonstrated in a very interesting way.

All teachers interested in the teaching of shorthand and typewriting should attend the next meeting.

Miss Hazel Cole of Cedar Falls, Iowa, has recently accepted a position as commercial teacher in Waukegan, Illinois, High School.

Miss Philomena Mora of New York City is a new commercial teacher in the Bronx Commercial School, New York City.

Harold H. George, recently with St. Louis University, is a new commercial teacher in one of the Detroit High Schools.

Miss Evalyn D. Higgins of Dover, Mass., has been chosen to teach commercial subjects in the Lexington, Mass., High School.

F. C. Brofee, recently teacher of accounting in the Bryant & Stratton Business College, Buffalo, has accepted a similar position with Albany Business College.

Miss Margaret E. Cartwright of Washington, D. C., is a new commercial teacher with the Spencerian Commercial School, Louisville, Ky.

H. F. Phlilips of Dorchester, Mass., has accepted a position to teach bookkeeping in the Salem, Mass., State Normal School.

D. C. Beighey, penmanship instructor in the Western Illinois State Teachers College, Macomb, Ill., is doing good work in the way of training grade teachers to teach penmanship efficienlty in connection with other subjects. Thirty-seven of his students received Teachers' Penmanship Certificates.

Strength of Line, Delicacy of Touch, and a true observance of the Laws of Proportion were characteristics of the artistic creations of Fielding Schofield. It was in this type of work that he excelled.

The Memorials Committee of the National Teachers' Federation during their last meeting in Chicago prepared the following Memorial on the death of Mr. Almon F. Gates, which is to be engrossed and presented to his son, Mr. Bruce F. Gates.

This well deserved Memorial from the Federation which Mr. Gates served so long and so well is also worthy of preservation, since it is a fine example of the language of eulogy.

IN MEMORY OF ALMON F. GATES

The National Commercial Teachers' Federation desires to place on record an expression of its sorrow and of its great loss in the death of its beloved and faithful member, Mr. Almon F. Gates, who passed away August 1, 1923.

Every life has two sides. There is the side of tangible and visible service, and there is also the side of intangible influence; the one may be recorded in deeds and services of a visible kind, the other finds expression in the love, esteem, and memories of those who were privileged to enjoy intimate communion with that life. Mr. Gates' services to his business, to the community, and to the National Commercial Teachers' Federation, were many and varied. He was a man of conspicuous fidelity to his duties, a regular attendance at the Federation meetings, and a conscientious supporter of all its activities.

We cannot adequately express our sense of his loss to this Federation and to the cause of Commercial Education. We rejoice, however, in the sweet memory of his fellowship and example, and we are persuaded that his gracious influence will go on and find expression in the lives of those he has left behind.

Mr. Gates was a good man, full of zeal and energy, and abounding in sympathy and good-will for his fellowmen. He was modest and unpretentious in his demeanor, conscientious in the performance of all his duties, and consistent in his daily walk and conversation. He has left with our Federation a blessed memory, which we shall long cherish, and an example of manhood and fidelity worthy of all emulation. We desire here to record our profound sense of bereavement and loss in his departure.

The Federation tenders to his beloved son, Bruce F. Gates, its profound sympathy in this his hour of bereavement. May he find consolation in the blessed thought that his father has gone to receive his reward for a sincere, conscientious, upright life.

"Be thou faithful unto death and I will give thee a crown of life."

Daniel W. McMillan, President.
John Alfred White, Secretary.
Committee—E. H. Norman, Chairman; J. L. Holtsclaw, H. E. V. Porter.

The Regional Gregg Convention to be held March 8, at Bellevue Hotel, Philadelphia, Pa., promises to be a lively meeting. Speakers of national shorthand fame will be on the program. Write to W. W. Renshaw, 285 5th Ave., New York City, for further information.

A LITTLE OF EVERYTHING

(Continued from page 17)

all, you could get anywhere from three to six cents a pound for it. But Goodyear made that stuff so you could make combs, and genuine tortoise shell jewelry, hot water bags, rubber coats, galoshes, and the deuce knows what out of it. And it hopped up to $1.50, and some enterprising fellows went down there after Theodore Roosevelt had been there and found that river that ran up hill, and those fish that came out on the banks and bit you when you tried to go along beside their river.

These fellows came back from down there and they brought plans and specifications and samples of crude rubber from a tract of land about as big as British America, that they had bought grom the Brazilian Government. All that was necessary was to get enough money to hire some natives to go to cultivating rubber. And there was millions in it. The shares were one dollar. They wanted to make them cheap so that even the poorest of the poor could have a chance to reap some of the glorious dividends that would be paid by that company. Ten cents would buy a dollar share. Cheap enough, wasn't it? And they pointed to the Fisk Rubber Company, and all the rest of the big motor car fellows that were just crazy to buy that rubber as fast as they could get it. I would certainly have gone in, but my wash lady came around that morning with a bill which had been running for some time, and she came personally. She was a large, red headed lady with a wide mouth, and she started out to give me an extended history of her troubles and also her opinion of people who didn't pay their bills. So I paid that bill and it used up pretty much all of my cash balance, so I couldn't come in and buy a few shares of the rubber plantation.

If there were any dividends ever paid on that stock it was paid to the fellows that sold the stock. So there is no question that I saved money on that, as I did on an orange grove proposition, and a chance to finance a skunk farm, a most promising idea. We were going to raise skunks and sell them for their fur. A good skunk skin is worth five dollars and you get a pair of skunks started on a farm of their own, and there will be young skunk born every few months, and in a little while the country will be fairly overrun with $5 skunks, and you will have to be pretty careful how you go through there; if you don't you will have to bury your clothes. There is no doubt there would have been money in that skunk proposition, if the United States authorities had let it alone. But the Post Office people pitched in and stuck their noses into it. Probably they didn't like the smell of those skunks and prevented the sale of the stock.

You can readily see how easy it has been for me to save several thousand dollars by not investing in a lot of absolutely sure things. Now, you can do just as well as I have. I am giving you this truthful article for your benefit. You are young and you're starting in just the same as I did, probably without much money, most of you, anxious to get ahead as fast as you can, and you know it is pretty slow business. If you get a few dollars in the bank it only pays four per cent interest, or possibly four and a half, and you will have everything offered you that I have had offered me and a good many more things. I have only mentioned a few of the good things that were offered me, and you will get them all and a lot more, and you can save money just as I hvae by not investing in them, because nearly all these propositions propose to give you something for almost nothing, and I have noticed that what I got for almost nothing was worth just about what I paid for it, nothing. You will find any quantity of people ready to give you unlimited wealth in prospect, oil wells, gold mines, rubber plantations, silver fox farms, and a perfect multitude of good things will be offered to you, because, as P. T. Barnum said: "There's a sucker born every minute." You know a sucker is a peculiar kind of a fish. You hook a trout, and if that trout gets away he won't come back in a hurry to nibble at your hook, but a sucker will. You can tear his mouth half off, and he will come right back with what there is left of it at the next piece of bait he finds. There's a sucker list available to every swindler that has money enough to pay for it. If you buy a share of stock in a gold mine or an oil well or a rubber plantation your name is at once enrolled on the sucker list, and anybody can get it by paying for it just as you can get a list of anything else. I can take you down to Boyds' City Directory on Beeckman Street, New York, and Boyds' will sell you the names and addresses of all the milliners or dentists or lawyers or doctors lor dry goods men or any other profession in the United States for so much a thousand.

He's collected these lists from city directories and from the trade agencies. Three or four years ago I wrote to an oil company that I saw advertised for some of their literature. They sent me a prospectus. I never bought any of the stock as I told you because I didn't have anything to buy it with, but I'll bet I got a ton of circulars from every kind of an oil proposition that you could think of. You wouldn't suppose there were half so many people getting rich out of oil as I found out in those circulars. My name was on the sucker list, somebody bought it. And that's the way the thing works out.

If you stop and think a minute, you will find that the big copper men of this country are looking out for all the available copper.

Gold experts are hunting for gold mines, and there isn't a prospecter that doesn't go to them as quick as he can get anything worth while, for he knows it will be bought by the big mining interests. The whole world is eager for oil land the Standard Oil Company has its experts covering the world, and grabbing every prospect that is worth while. You stand a much better chance of being struck by lightning, or being run over by an ice wagon, and getting your insurance money for your widow, or your husband, than you do of making anything with any of these two per cent a month propositions that are offered to you. The world owes you a living, but you have to go out and work for that living. The world won't bring it to you on a silver platter. You can't go into school and fool around, copy your work from somebody else, and never half do anything yourself, spend all your spare time at the movies, at the cheap dances, talking idle gossip, and at the same time be a first rate business man or woman. You will not qualify that way. Possibly you may get a job, but you won't hold it. You will never save money by not spending it in fitting yourself for business. Never! But you can do what I have, and you can save a good deal by not biting at every tempting hook that some cheap swindler holds under your nose.

SUMMER TERM AT OBERLIN BUSINESS COLLEGE

The Summer Normal at the Oberlin Business College, Oberlin, O., will begin June 16, 1924, and close August 8. This was the first business college in Ohio to be Accredited by the State School Department. Offers a two year Commercial Teachers' Course, leading to the state certificate. Has graduated hundreds of commercial teachers who are teaching in High Schools, and Business Colleges all other the country. Offers Business Administration, Secretarial, Stenographic and other courses. Commercial teachers who wish to work for state certificate should communicate with the above school.

G. C. Greene, penmanship instructor, Goldey College, Wilmington, Del., so far this year has favored the B. E. with fifty-four subscriptions from among the students in his penmanship classes. Mr. Greene recently sent in a fine lot of specimens for examination for certificates. Forty-five passed the test. Mr. Greene is a very skillful penman and is securing fine results.

Walter G. Wiseley, Principal Benton Harbor, Mich., Junior High School is securing fine results from his pupils. Mr. Wiseley is a penman of considerable ability, having specialized in the subject some years ago in the Zanerian.

John Adams Junior High School, Los Angeles, Calif., has a most enthusiastic class. Mrs. Lucy P. Mitchell, the penmanship instructor, is not only able to create interest in penmanship but secures excellent results. A large per cent of her students succeed in reaching the certificate standard.

Miss Lily L. Pemberton, San Diego, Calif., is another enthusiastic penmanship teacher on the Coast. A large number of specimens have been received from her pupils.

Accredited by the State Department of Education

Chartered by the State of Ohio to Confer Degrees

Summer Term
1924

Normal Training Course for Commercial Teachers

Classes for the regular eight weeks summer term will open June 23rd and June 30th, 1924.

Teachers whose schools close early may take up their work any Monday after April 1st, and credit will be given in accordance with the amount of work completed. All credits are recognized by the State Department of Education.

The completion of our Teachers' Course carries with it a Four Year State High School Commercial Certificate without examination, and the degree of Bachelor of Commercial Science may also be attained by taking post-graduate work.

Classes in all commercial branches will be conducted, and in addition to these there will be offered special classes in Sociology, Psychology, School Management, History of Education, Principals of Teaching, Methods of Teaching, Economics, and Educational Psychology.

TEACHERS BULLETIN AND DETAILED INFORMATION UPON REQUEST

Office Training School

48 East Gay Street *Columbus, Ohio*

Write for a Copy of Our Helps and Hints

Write for a Copy of Our Keen Cut

BY FIELDING SCHOFIELD

When Mr. Schofield sees this design he may feel chagrined on account of the fact that we cut off about one inch of the bird's tail to allow it to appear on the page as it now is, instead of the long way. We hope that many young persons will make up their minds to equal Mr. Schofield in penmanship. Make a start, and if you persevere you will soon be surprised at your progress. And probably it would be much better if many young persons should cut in half some of their present day amusements and devote that time to the noble art of penmanship.

Ellis Thayer, Campello, Mass., shows by the cards he sent us that he is on the road to win a B. E. Professional Certificate.

Miss Mildred A. Whitford of Providence, R. I., has recently accepted a position as teacher of shorthand in the Oil City, Pa., High School.

LEARN ENGROSSING
in your spare time at home.

Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.

P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg.. SCRANTON, PA.

"HOW TO SELL"

The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors; "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Sample copy free.

HOW TO SELL
Department B. E., 22 W. Monroe St., Chicago, Illinois

HAVE YOU SEEN
COMMERCIAL EDUCATION
(Formerly the Stenographer & Phonographic World)
A monthly journal covering all departments of Commercial Education

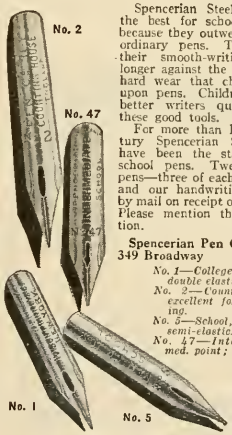
Strong departments for teachers of commercial subjects, shorthand, penmanship, accountancy, and business administration; students; stenographers; bookkeepers; general office clerks; private secretaries; public accountants; court and general reporters; and office executives.

Special features in every issue.

THE ONLY MAGAZINE OF ITS KIND PUBLISHED

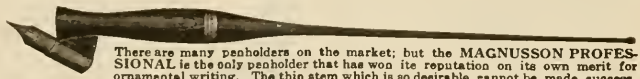
Single copy 15c; Subscription $1.50 a year
Send for Sample Copy

COMMERCIAL EDUCATION
44 N. 4th St. Philadelphia, Pa.

Bookkeepers
It's practical!
It's interesting!
Say the many readers of
The Bookkeeper
Business Man
Published monthly.
Send $1.00 for year's subscription.
(Sample Copy 15¢)
J. I. Kinman C.P.A.
~~~ Spokane - Washington ~~~

Spencerian
School Pens



Spencerian Steel Pens are the best for schoolroom use because they outwear any two ordinary pens. They retain their smooth-writing points longer against the misuse and hard wear that children put upon pens. Children become better writers quickly with these good tools.

For more than half a century Spencerian Steel Pens have been the standard for school pens. Twelve school pens—three of each number—and our handwriting booklet by mail on receipt of ten cents. Please mention this publication.

Spencerian Pen Company
349 Broadway New York

No. 1—College, fine point; double elastic.
No. 2—Counting House, excellent for bookkeeping.
No. 5—School, fine point; semi-elastic.
No. 47—Intermediate, med. point; stiff action.
~~~

BY FIELDING SCHOFIELD

It is doubtful whether a finer example of modern bird flourishing than the above was ever executed.



There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnueson Professional" hand turned holders are adjusted specially for penmanship. 8 inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.

A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

We have calls for Commercial Teachers — Also Teachers of Penmanship

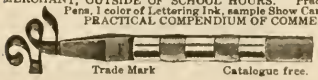
OHIO VALLEY TEACHERS AGENCY

Mentor, Kentucky — A. J. JOLLY, Mangor — 412 Sycamore St., Cincinnati, Ohio

A PROFITABLE VOCATION

Learn to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00

PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.—a complete instructor for the Marking and Shading Pen, prepaid, One Dollar.



Trade Mark — Catalogue free.

THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. 8. PONTIAC, MICH., U. S. A.

WANTED

Representative, by old established and leading business school in the State of Ohio. Must be a man of character and personality, unusual opportunity for the right man. Address all communications, with references. Box 541.

Care BUSINESS EDUCATOR
COLUMBUS, OHIO

FOR SALE

Small Business School. Ideal location for hustling resourceful man and wife. Mississippi Valley town of 10,000. Big opportunity for expansion. Needs good penman. Now earning $300 per month, very low expense. Big BARGAIN; Cash, Terms or per cent basis. No life-scholarships to assume. Possession June 1st. Owner entering law practice. Address "P. B. I.", care Business Educator, Columbus, Ohio.

Expert Penman and Pen Artist

making change. Would like to connect with large school as Head of Penmanship and Pen Art Department. Can teach other subjects. Plenty of experience. Write "EXPERT", care Business Educator, Columbus, Ohio.

Business College For Sale

Well established, in city of 30,000 no competition. School is now paying $5,500 for one to manage and teach. Will sell for cash or on terms. School will pay for itself in just a few years. Address Box 545, care Business Educator, Columbus, Ohio.

FOR SALE

All or part of a live business college in city of 100,000. Address "Real Buy," care Business Educator.

College For Sale

Commercial College established over a quarter century; located in leading Metropolis of over 400,000 population. 350 students in actual attendance. Experienced faculty of long service. Assets over $60,000.00.

Careful investigation invited.

BOX 1014
KANSAS CITY, MISSOURI

If you have a school for sale or desire a position, advertise in the Business Educator. It gets results.

TEACHERS Make Money

If They Know Where

to go for assistance in securing positions. Many superior teachers are receiving much less than they need to accept.

The Ohio Teacher's Bureau

is an organization licensed by the State of Ohio to render professional service to teachers in every state and secure positions for them by bringing together worthy teachers and superintendents who are in search of each other.

If We Do not Secure

for you a position at more money than you can secure for yourself, you will be under no obligation to us.

Send for Our Booklet

and decide the matter for yourself. We had 10,000 calls for teachers last year.

THE OHIO TEACHER'S BUREAU

71 East State Street, Columbus, Ohio
HENRY G. WILLIAMS, Director

Teachers Wanted

Penmanship or Commercial, Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.

Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

WE SPECIALIZE in placing Commercial and Penmanship Teachers. Send your application in now. Registration FREE.

The Commercial Service Agency,
P. O. Box 618 ST. LOUIS, MO.

THE EDUCATORS' BUREAU
619 LEMCKE BUILDING
INDIANAPOLIS, INDIANA
WE HAVE CALLS FOR
COMMERCIAL TEACHERS
FROM ALL PARTS OF THE UNITED STATES
SALARIES - $1200 - $3600

WANTED

A-1 teacher of Bookkeeping and allied subjects for position as teacher and manager of small school. Must be able to meet the public and sell business. Salary and Commission basis. Owner wishes to devote his time to other interests. Address "National" care Business Educator, Columbus, Ohio

FINE WRITTEN CARDS

You will be pleased with a dozen of my finest Ornate Cards at 25c. Fine Script at 35c. Mixed at 30c.
GEO. W. REEF, Penman
139 S. Cleveland Avenue CANTON, OHIO

M. & M. INKSPOON

Makes every pen like a fountain pen. 500 to 800 words with one dip. Silver Plated, Non-Corrosive. Sample 10c; 4 for 25c. J. L. HENSKEY, Box 271, Columbus, Ohio.

A great Eastern commercial school has just taken one of our men for accounting at $3000. When you read this the tide of demand will be setting in $3000 vigorously. Better be "an early bird." May we help you?

The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

ALBERT Teachers' Agency

25 E. Jackson Blvd., Chicago
39TH YEAR

Teachers of *Shorthand, Bookkeeping, Accounting, Salesmanship* wanted for positions in best schools. Vacancies now coming in. Send for booklet "Teaching as a Business." *Other Offices:*—
437 Fifth Ave., New York Symes Building, Denver Peyton Building, Spokane

COMMERCIAL TEACHERS WANTED

Consult us if available for a position now or September, 1924. We maintain the largest teacher placement work in the United States under one management (under the personal direction of E. E. Olp, 28 E. Jackson Blvd., Chicago. **FISK TEACHERS AGENCY, 28 E. Jackson Blvd., Chicago.** Affiliated offices in principal cities. **AMERICAN COLLEGE BUREAU, Chicago Temple, Chicago.** Exclusively for college and university teachers. **NATIONAL TEACHERS AGENCY, Southern Bldg., Washington. EDUCATION SERVICE, 1454 Amsterdam Ave., New York. THE CHICAGO OFFICE OF EDUCATION SERVICE, 19 S. LaSalle St.,** places well-trained men and women in commercial positions as well as teachers.

Teachers We Place You in the Better Positions

ROCKY MT. TEACHERS' AGENCY
410 U.S. NAT. BANK BLDG. DENVER, COLO.
WM. RUFFER, PH. D. MANAGER

FREE REGISTRATION
UNEXCELLED SERVICE

BRANCH OFFICES:
Portland, Ore. N.W. Bank Bldg. Minneapolis, Minn. Lumber Exchange Kansas City, Mo. Rialto Bldg.

POSITIONS FOR TEACHERS— BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.
Address M. S. COLE, Sec'y,
CO-OPERATIVE INSTRUCTORS' ASS'N., 41 Cole Bldg., MARION, IND

We Make a Specialty of Placing Commercial Instructors. We may help you?

Although early in the season, city superintendents and school heads are already advising us of their needs for the coming year. During the next month, we will personally meet hundreds of superintendents and get many fine openings. If you contemplate a change in September, it will pay you to enroll early.

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

SPECIALISTS EDUCATIONAL BUREAU — A BUREAU FOR SPECIALISTS — ODEON BLDG. ST. LOUIS

TEACHERS

Do You Want To Locate In Cleveland, Detroit, Cincinnati, Louisville, Indianapolis, Minneapolis, Kansas City, Des Moines, Omaha? We have sent our candidates to these and to many other good cities. Detroit took two in February. If you want a better position for the coming year, write us NOW. Details gladly given.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

H. M. ROWE'S PAPERS ON EDUCATION

It must not be inferred that what may be said in these articles is to be taken as partisan in their utterance. We have certain great educational problems now before the people of the country that are up for solution by the people, and their children of sufficient age to enable them to exercise a fairly good sound judgment. The real moulders of public opinion on some of these questions are not the rank and file teachers. Courses of study, outlining the work that should be accomplished by students within a given time, etc., are all fixed by those who are classed as school administrators. What is best for those who are to be taught in the schools? This is another of the objections to the syllabus strictly enforced, and to the introduction of this and that and the other supposed new ideas in teaching before they have actually been properly tried out and tested and their worth proven.

The centralization of our educational forces at Washington, people are afraid, will have the same result as the creation of the War Boards, which with the government printing press behind them, were under the necessity of issuing certain opinions, mandates and conclusions which have since been found to be incorrect in many important features, and many of those engaged on these Boards are now sorry that much that was printed was ever published.

Developments in education can not be formulated by dictum or the setting up of dogmatic requirements. They must result from a growth of intelligence that accumulates from the primary teacher up to the heads of our public school system. An illustration of this point is seen in the beginning and ending of the so-called Junior High School. When that idea was first presented it swept the country as being altogether the finest thing yet discovered to take care of the boy or girl who upon finishing the usual eight grades in our public school courses, might in another year get something that would be especially vocational.

In one or two instances this special direction was given to the work of courses of study beginning as low as the seventh grade. Now we are being informed from many sources that that has been found to be altogether wrong, and that a part of the eight year and possibly of the ninth year which used to be the first year in high school, should be devoted to purely elementary office work and information of a rather dubious and uncertain kind, and that the real work in bookkeeping, accountancy, shorthand and typewriting must be delayed until the eleventh and twelfth grades or the third and fourth years in the high school.

Here we have an exhibition of going from one extreme to the other. Why this strange phenomena is so well established an undertaking as the supplying of the proper educational material for those in our public schools? We all recall that perhaps the principal argument advanced was that the Junior schools would request young people to do certain kinds of work in vocational occupations that otherwise they could not do, and that if a student could go no further than but one year in the Junior High School, he had acquired a tremendous advantage by what he learned in that year.

Another strong argument advanced was that by this means students could be held longer in school and that a great many students could be held the entire four yeras by giving some continuation work in more elementary subjects, so that he would remain for the full four year high school course.

There were many who favored this. There were many who didn't. Those who didn't were soon considered out-of-date and ultra-conservative without proper regard for the best interests of the boys and girls in school. What was the result of that experience? Today many of those who at the opening of these schools were strongest in their favor are today opposed to them and insist that high school students are not qualified until the beginning of the third year, to take up the shorthand and stenographic courses. Now which is right? What has become of the argument that it was necessary to have the Junior High Schools to teach the students in school? What has become of the idea that the youngsters in the eight grades were thoroughly competent to handle commercial subjects and their vocational training should begin in their more elementary work and years in the high school?

There was still another reason advanced for the Junior school, which was that if the public schools did not provide training in commercial subjects early in the course, students would leave the public schools and go to the private schools to finish their training. What has become of that argument today in so far as it relates to those who are transforming our courses in the public schools?

It is a very old statement that has been made many times that stenographic and commercial students would attend the private schools just so long as the value of the time saved was greater than the value of the time required to get what they wanted in the high schools. That condition seems to be about to return.

Where lies the middle ground in meeting these conflicting conditions? In my judgment it lies just where it has always lain, namely, that those students leaving the grammar schools must be provided with proper courses in sound stenographic and commercial training in the first years instead of in the last years of the full high school course. Those that are sufficiently interested and want to make themselves specialists in these two groups of study and those that may be termed vocational, may then take up profitably such subjects as "business administration and operations," "business procedure," some of the departments of higher accountancy and other types of study that will add to and give attractive work for those who have completed their courses in their vocational studies in the earlier years of the high school.

This is no dictum of mine. It is simply the logical conclusion of a great many teachers who are giving the matter careful consideration in view of this latter movement toward substituting the junior work with something a little more substantial, followed right up with substantial vocational training work in the next two years, leaving the information and other subjects that have been so persistently stressed back to the last two years in the high school where they properly belong and have always belonged.

I am taking advantage of the opportunity to again stress upon superintendents, principals and teachers, the importance of a proper recognition of what the liberty of the press and the liberty of the tongue really means, that both should be restricted to legitimate subject and to all that relates to the lower planes of life and living should be forced from the public prints of the land by the simple process of not reading such mediums, and from the speech makers of the land who are so actively engaged in pushing before the people, one propaganda after another of questionable and inferior quality. This does not mean that there is to be any restriction insisted upon that is not in accordance with conditions I have laid down.

Civilization depends for its progress and advancement, if we are to have such things, upon the withdrawal of from public attention, those things which destroy civilization and inoculate the principles and practices of barbarism.

CENTRAL COMMERCIAL TEACHERS' ASSOCIATION

This association will convene at Hotel Fort Des Moines, Des Moines, Iowa, April 3, 4, and 5. On the same dates The Central Division of Iowa State Teachers' Association will convene in Des Moines, at Hotel Savery. It is expected that some of the work of both associations will be united.

The officers of the C. C. T. A. are inviting the commercial teachers of the public schools to meet with them. In fact, an effort is being made to secure a large attendance, and the names of the officers are sufficient to insure a very profitable and interesting meeting. The names of the officers follow:

President — Mary L. Champion, Des Moines, Iowa.

Vice-President—H. J. Holm, Chicago, Ill.

Secretary — Modesta M. Barton, Des Moines, Iowa.

Treasurer—R. M. Phillips, Des Moines, Iowa.

Executive Committee—Janet Biller, Des Moines, Iowa; Bruce F. Gates, Waterloo, Iowa; John R. Gregg, Chicago, Ill.

YOU'LL GET IT One Dozen of my VERY FINEST written cards for 25c. As an introduction, I will give you more than your money's worth. Write and be convinced. A specimen showing my skill, 10c. Write Now. Lessons in Penmanship by mail. **ERNEST E. JACKSON, Penman, 22 W. 30th St., Wilmington, Del.**

COMMERCIAL DESIGNING

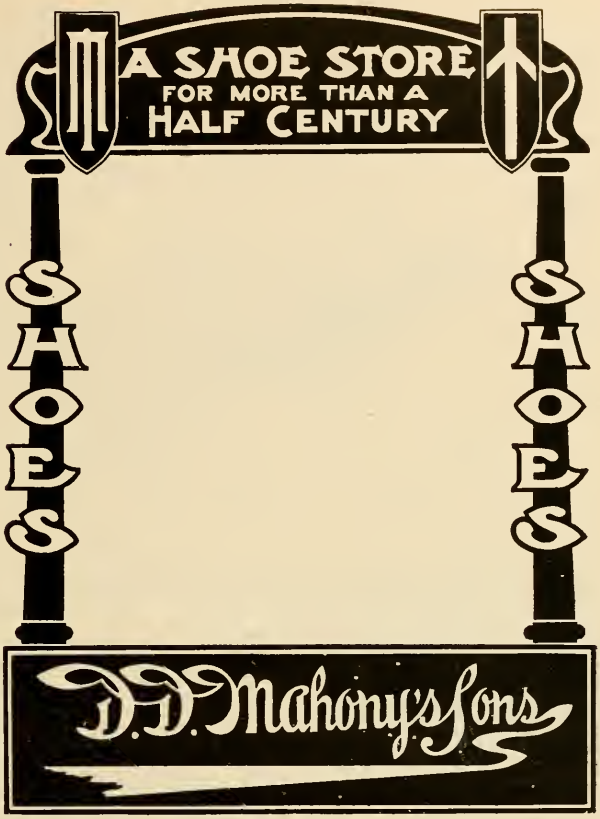
By D. W. Hoff, Meadville Commercial College, Meadville, Pa.

To fully appreciate the Mahony's sons design a word of explanation is necessary. In 1903, Lawrence, Mass., celebrated her fiftieth anniversary. The task of designing a suitable emblem for the occasion fell to me. Three rivers run through the city, the Merrimac in almost a straight line through the center of the city and the Shawsheen and Spicket Rivers at angles of forty-five degrees with the main course of the Merrimac. The three white stripes on the shield at the upper right hand corner of the design represent the three rivers and show their respective courses. The design took the form of flags, banners, shields, pins, buttons, a huge set piece in the fireworks display, etc., and is recognized by every school child of Lawrence as the official emblem of the city. The Lawrence Flag is also mentioned in "Municipal Flags" published for the Municipal Reference Library of Chicago, Ill.

Now as the advent of the emblem marked a half century's existence for Lawrence and as the Mahony Shoe Store had done business in Lawrence for fifty years, its presence in the design proclaims that fact. The "M" on the other shield, stands for Mahony. The cuts from this design are in two forms. When only a signature cut is needed for heading an advertisement, or on the office stationery the lower part bearing only the signature is mounted on a separate base.

Perhaps the most striking feature of the design is the unique signature on the base. It owes its attractiveness chiefly to the similarity of form in the top of the capitals, and the eccentric double stroke underscore. Having adopted the signature as a trade mark the firm had it stamped on the soles of their shoes, woven in silk in the pull straps of the shoes, printed on their office stationery, and worked in a metal sign spanning the entire width of their front store. This is what might be styled an architectural design. When the design is used as a whole it is intended chiefly for use for display advertising in newspapers and magazines.

In laying out this design the T square and angle will be found very useful. Use bow pen and compass for the top, and fill in with broad point pen, first edging the outlines with pen held in the writing or lettering position then laying it almost flat on its back to spread the ink more evenly and rapidly over the broad surfaces. A drawing similar to this should bring from $10 to $12.



S. E. LESLIE
3201 EUCLID AVE. CLEVELAND, OHIO
Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.

A REAL GLOSS INK
Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.
D. L. MUSSELMAN & CO.
QUINCY, ILL.

Special attention given to reproduction of Script and Penmanship Copies
The Terry Engraving Co.
Engravers
Designers
Illustrators
Columbus, Ohio

Help On Hard Letters
Send me three or four lines of the capital or small letter you find most difficult, and I will show you how to practice so as to master it. No charge.
ARTHUR G. SKEELES
1359 Highland St. COLUMBUS, OHIO

An Order From One Who Knows. Obey! Obedience Is Gold!
"You should let others see your work and receive inspiration from it." E. A. Lupfer. You should do your part, too! See by yourself and be inspired. Send 45 cts. for one dozen written cards and a specimen for your scrap book. If you are not satisfied just drop me a card and I shall refund your money. A fair proposition, is it not?
M. OTERO COLMENERO,
Box 909, San Juan, PORTO RICO

ACCOUNTANCY

(Continued from page 19)

"A" Capital Account

Interest	$ 75.00	Invested	$ 8,500.00
Loss	675.00	Due to firm	10,850.00
Cash balance held	18,600.00		
	$ 19,350.00		$ 19,350.00
Balance due firm	$ 10,850.00		

"B" Capital Account

Loss	$ 337.50	Invested	$ 9,000.00
Balance	8,762.50	Interest	100.00
	$ 9,100.00		$ 9,100.00
		Balance	$ 8,762.50

"C" Capital Account

Interest	$ 75.00	Invested	$ 5,500.00
Loss	337.50		
Balance	5,087.50		$ 5,500.00
	$ 5,500.00	Balance	$ 5,087.50

Assuming that "A's" account is good, the following journal entries would be made:

Dr.	Cash in Bank	$10,850.00	
	Cr. "A", Capital		$10,850.00
	"B", Capital	8,762.50	
	"C", Capital	5,087.50	
	Cr. Cash (in bank)		13,850.00

Assuming that "A" has no assets nor liabilities outside of his interest in the partnerhip, the entries would be as follows:

Dr.	"B", Capital	$ 5,425.00	
	"C", Capital	5,425.00	
	Cr. "A", Capital		$10,850.00
	To record the loss on the worthless account of "A".		
Dr.	"B", Capital	3,000.00	
	Cr. Cash (in bank)		3,000.00
	To record the payment of remaining cash to "B".		
Dr.	"B", Capital	337.50	
	Cr. "C", Capital		337.50
	To record the payment of the balance due from "C" to "B".		

MENTAL MEANDERINGS

(Continued from page 18)

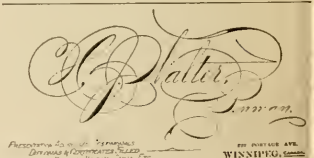
our modern high-powered systems of education, too much mere learning and doing and not enough thinking. Absorbing knowledge which is not used in wholesome and effective thinking, is as bad for the mind as it is bad for the body to store up unused food in the form of fatty tissue. We can no more learn all the things there are to learn than we can eat our fill of all the things there are to eat. So it comes to a matter of selection. What are the best things for us to learn to know and do and think about? Clearly, that is mostly a personal matter. The right answer will depend upon what sort of a person we happen to be. Try to find out what kind of an education you can best use, and then go to it, as the boys say. A man is not educated when he has an education that he cannot use, don't forget that. Of course, I do not mean that we should never learn anything that we cannot use in money-making or other forms of efficiency. By using an education, I mean being nourished and strengthened by it mentally, morally and physically. There is a lot of education that is just so much junk to its possessors. Abraham Lincoln, so his biographers tells us, had in him very little responsiveness to the beauties and refinements to be found in either nature or art. On one occasion, his law partner and friend, William H. Hearndón, himself a lover and keen student of both art and nature, tried to get the great Emancipator and leader of men, to read some book of etherialized poetic philosophy. Lincoln good-naturedly waded through a few pages of it, then threw down the volume and said to his friend with a quizical smile: "Billy, there's no use of my putting in time with this stuff; it was not written for me." It would save a lot of time, as well as much good paper and printer's ink if all of us were wise enough to know what has not been written for us.

It is not for me or anyone else to tell anybody what is best for him to learn and to do and to think about. That is something that every one who has learned to think at all would do better to work out for himself. When i tis under a sane regulation, I think that the very best thing in modern education is its principle of selective study. Mind you, I do not mean turning a lot of ignorant and thoughtless and frivilous youth loose upon a course of study and allow them to choose their subject for study on the principle of least resistance, filling up the bill with the things known as "snaps". Almost anything would be better than that; but there is neither excuse or reason for this abuse, any more than there was for the by-gone system of cramming everybody through the same curriculum, after the manner of stuffing sausage skins. Learner, teacher and parent should seriously co-operate in deciding the form that the education of any boy or girl should take. Mistakes here are always painful to all parties to them as well as costly and usually irrevocable.

Every young person beyond the primary grade, if he has the brains to be educated at all, should have some say as to how he is to be educated. But if a mistake has been made by those who have had the matter in charge and they have tried to make you a bookkeeper or a plumber or a school teacher when you ought to be a naturalist, or an artist or a farmer, you are entitled, when you are sure of the matter, to correct the mistake, no matter whose toes are trod on. For my part, I would as soon break rock in a chain gang as be forced into a vocation for which I had neither love nor aptitude. Now, if that is preaching anarchy, make the most of it. We have at least the right to be reasonably happy in this troublous old world, and no misfit can ever be happy.

Mrs. R. R. Reed is a new typewriting instructor in the Ferris Institute, Big Rapids, Mich. She is a graduate of Mankato, Minn., Commercial College, and had work in Mankato State Normal School. Mr. Reed teaches the penmanship in the Ferris Institute. The Reed team of writing teachers in the Ferris Institute is a very strong one.

The Miller School of Business, Cincinnati, Ohio, has for years been a faithful supported of The Business Educator, and has turned out many hundreds of good writers. A large list of subscriptions is hereby acknowledged from them.



"Penmanship MADE EASY To Both Teacher and Student."

A Forward Step in Teaching Present-day Handwriting. Even the most expert and professional penmanship teachers are finding this book immensely interesting, instructive, and self-teaching. Exerpts from comments: "It's a marvelous contribution." A wonderful achievement. "Correctly named." You will enjoy it. It costs only $1.00. Order your copy NOW.

Address: H. M. HILL, Supervisor of Penmanship, Columbia, S. C. Box 725.

Vacation time will soon be here, so let

OLIVER P. MARKEN

of 1816 Buchanan St., Topeka, Kans., write you a few cards to take along.

ORNAMENTAL .....25c A DOZ.
SCRIPT .....35c A DOZ.
or send 30c for a dozen of both styles combined

This design by Fielding Schofield, which is one of his best, was a familiar one to many persons about thirty years ago, for it was then sent out free of charge with advertising literature from the Gem City Business College, Quincy, Ill. Mr. D. L. Musselman, the founder of that institution was then also widely known as one of the leading penmen and commercial teachers of that time, and probably no other commercial school man ever used fine pen work with which to attract the attention of prospective students to his institution with better results than he did.

HIGH GRADE
DIPLOMAS AND CERTIFICATES

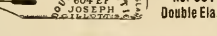
Catalog and Samples Free
HOWARD & BROWN
ROCKLAND, MAINE

SOME LONGER, SOME LARGER, but
PRICES RIGHT, but adjustment, quality and workmanship always the first consideration. Prices on request.
R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

THE AMERICAN PENMAN
America's Handwriting Magazine
Devoted to Penmanship and Commercial Education
Contains Lessons in
Business Writing
Accounting
Ornamental Writing
Lettering
Engrossing
Articles on the Teaching and Supervision of Penmanship.
Yearly subscription price $1.25. Special club rates to schools and teachers. Sample copies sent on request.
THE AMERICAN PENMAN
30 Irving Place New York

EDWARD C. MILLS
Script Specialist
P. O. Drawer 982 RD NESTER, N. Y.
The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

Gillott's Pens
The Most Perfect of Pens
No. 1 Principality Pen

No. 604 E. F. Double Elastic Pen


No. 601 E. F. Magnum Quill Pen
Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability
Sold by all Stationers
JOSEPH GILLOTT & SONS
Alfred Field & Co., Inc., Sole Agents
93 Chambers St. New York City

AN ORNAMENTAL STYLE. My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. A. P. MEUB, Expert Penman, 2051 N. Lake Ave., Pasadena, Cal.

LEARN AT HOME ... DURING SPARE TIME. Write for book, "How to Become a Good Penman," and beautiful specimens. Free. Your name on card if you enclose stamp. F.W. TAMBLYN, 406 Ridge Bldg., Kansas City, Mo.

A COLLEGE EDUCATION
AT HOME
You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.
ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.
More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for informatien.
THE PEOPLES COLLEGE
Kansas City, Missouri

In considering the work of great penmen of past years we readily see that one excelled in one branch of the work and another in another branch. Few were so marvelously sklilful in all divisions of pen work. Judging from the specimen above, and from the others in this number of THE BUSINESS EDUCATOR from the pen of Fielding Schofield, it is apparent that, however skillful he may have been in other lines of pen work, he easily ranks as one of the most skillful pen flourishers ever known. John D. Williams is generally regarded as the father of pen flourishing in this country, and we presume that Mr. Schofield drank freely from the enchanting Willaims fountain. In presenting these fine specimens from the pen of Mr. Schofiled, let us hope that we are perpetuating the fountain of inspiration from which many ambitious young penmen may imbibe copiously.

SUMMER SCHOOL

The tenth annual session of the Summer School for Commercial Teachers under the direction of the Bowling Green Business University will be held from July 1 to August 8, 1924. The features including lectures, the discussion of general subjects, and everything else that have popularized it all these years, will not be changed, but to this is added a wonderfully strong course for teachers who want credits. It is arranged so part of it can be taken this year and part next, and so on. A great opportunity for those who want work, inspiration, credits and pleasure. Accredited by University of Kentucky and on approved list of many state education departments. Near Mammoth Cave. Write for particulars.

Bowling Green Business University
BOWLING GREEN KENTUCKY

CATALOGS, BOOKLETS, FOLDERS

Long Experience in Printing Reproductions of Pen Work

Reference:
ZANER & BLOSER COMPANY
Columbus, Ohio

Send us your Specifications for Estimate

THE HANN & ADAIR PRINTING CO.
133 East Chestnut St.
COLUMBUS, OHIO

The Hausam System of Penmanship

Thoroughly Organized and Complete in All Branches

Hausam's Practical Writing Course
A Series of Seven Books for the Grades. Adopted and re-adopted by the Kansas School Book Commission for all Grade Schools of Kansas. Now offered for the first time for adoption outside of Kansas.....Per Book, $0.10

The Hausam System of Practical Writing
Two Books for High Schools and Colleges. Made the Official System for all Kansas High Schools by the State School Book Commission. New in Plan of Organization. Rich in Materials for Study and Practice. Now offered for the first time for adoption outside of Kansas.
Part I, 35c; Part II, 40c

The Hausam System of Text Lettering
For Students, Teachers, Engrossers, Engravers, Show Card Writers, Billing Clerks, Etc. Unsurpassed in Plan of Organization, Technique and Beauty.....Per Copy, $1.00

The Hausam Practical Penmanship Wall Charts
For Every School Room, to make the Teaching of Writing Effective. Issued in pairs. Each Chart 27x39 in. Cloth bound all around. Large, perfect forms of all capitals, small letters and numerals with staff ruling. Scientific grouping. Many other important features. No other Penmanship Charts in the same class.....Per Pair, $3.75

The Hausam System of Plain Penmanship (Complete)
Complete Teacher's Manual for Teaching Penmanship in all Grades, and in High Schools and Colleges. The most Comprehensive Work on Plain Penmanship ever published. Cloth bound, 7x9 in. Gold side stamp. Nearly 400 illustrations. More than 200 questions and answers on all phases of penmanship teaching. Many new pedagogical discussions .....Per Copy, $6.00

Correspondence Courses in All Branches of Penmanship
Illustrated Catalog Free

Address **L. H. HAUSAM**
Box 558B Emporia, Kansas

Win a Business Educator Penmanship Certificate

Every student who is following the penmanship lessons in THE BUSINESS EDUCATOR should not be satisfied until his writing is good enough to merit a B. E. Certificate of Proficiency in Penmanship.

Teachers who encourage their pupils to bring their work up to the certificate standard will find the certificate idea a great aid in securing results in handwriting. If you have not tried it, now is the time to begin.

A new circular giving full information regarding this Certificate, as well as other Certificates we issue, will be mailed on request. It contains specimens of penmanship showing how well a pupil must write to be eligible for a Certificate. It is an interesting circular, and you will wish a copy.

ZANER & BLOSER
PENMANSHIP SPECIALISTS
COLUMBUS, OHIO

Zanerian Summer School

For Teachers, Supervisors, Penmen, Engrossing Artists, and all interested in good handwriting.

SPECIAL TERM

July 7th to August 15th

Students may enroll earlier than July 7

Zanerian College of Penmanship
Columbus, Ohio

Bulletin FREE

Michigan Boulevard, showing Tower Building, the entire tenth floor of which is occupied by Gregg School. The view is from the steps of the Art Institute, one of the attractions which make Chicago a pleasant place to spend the summer.

College Credit

GREGG SUMMER NORMAL

A Distinctive Course of Six Weeks that Increases a Teacher's Efficiency and Salary

THE Normal Course given annually at Gregg School includes review and methods of teaching shorthand, typewriting, bookkeeping, salesmanship, secretariall duties and related business subjects.

Instruction by expert business teachers is vigorous and vitalized with many new ideas, improvements and perfections of teaching methods that renew enthusiasm and make teaching easier and much more effective. Gregg Summer Normal will make a good teacher a better teacher; and to the one about to enter this profession it is well nigh indispensible.

College Credit

An accredited course in Educational Psychology is offered and may be elected by those who wish to earn three semester hours of college credit.

Constant Demand for Gregg Teachers

Our Placement Bureau assists our normal graduates in securing desirable appointments. There is no charge for this service. And inasmuch as we receive more requests for teachers than we have NORMAL graduates, positions can always be secured by those who are qualified.

Known for Results

Last summer and every summer Gregg Normal students come from almost every state in the Union and the Provinces of Canada. The following quotation is taken from a letter typical of many: "I can say that I have never spent a summer at study where I have accomplished so much as I did at your school. I am now holding a fine position as shorthand and typewriting teacher at Minneapolis, Minnesota. I owe my success to the Gregg School."

32-page Bulletin Free

The Normal Session opens July 7 and closes August 15. Attending Gregg Normal will bring you both pleasure and profit. Send for Bulletin now and let us tell you more about it.

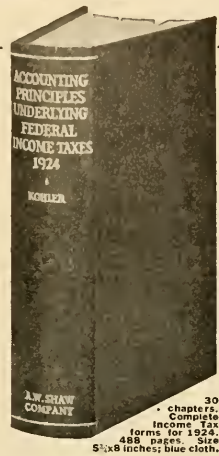
GREGG SCHOOL

6 North Michigan Ave. CHICAGO

SHAW BUSINESS BOOKS

Announcing

"Accounting Principles Underlying Federal Income Taxes, 1924"



30 chapters. Complete Income Tax forms for 1924. 488 pages. Size 5½x8 inches; blue cloth.

By E. L. KOHLER, C.P.A.
Senior Partner, Kohler, Pettengill and Company; Professor of Accounting, Northwestern University School of Commerce

MANY books have been written from the legal or reference point of view on Federal Income Taxes, but here, at last, is a manual that makes clear the principles of accounting underlying them. Briefly, the author brings out the principles of Federal Income Taxation which are definitely established and explains exactly how these principles apply in accounting for the taxable income of the individual and corporation. The law and regulations are condensed as far as possible. Examples containing figures are given to clarify brief statements which otherwise would be obscure. Digests and interpretations of the more important cases follow the discussion of the various topics. Most important, there are problems which illustrate the practical application of the more difficult points.

Definite Pointers in Accounting Procedure

WITH keen directness, the author goes right to the very heart of income tax accounting. Each ruling and decision is carefully examined, clearly interpreted and critically discussed. Step by step, the author shows exactly how to prepare each item of your return. Whether you should report your income on a cash or accrual basis is definitely set forth. What method of accounting to use, the procedure and form to follow if you want to change your accounting method or the period of your fiscal year are explained. Rules are laid before you that will enable you to distinguish clearly between capital and revenue expenditures. In short, you are shown just how to apportion properly all disbursements in making your income tax returns. Forms for 1924, illustrated with typical fill-ins, are included.

A Tax Course in Convenient Book Form

HERE, in compact, usable form, the whole field of Federal Income Taxes has been covered and so presented that you can turn instantly to practically any problem that comes up in making up 1924 returns. A detailed index provides for quick reference to any particular point. Difficult questions are made clear with illustrative problems. Digesting the law, clarifying the rulings and explaining the correct accounting procedure, the author has prepared a book that is invaluable to every man dealing with the income tax law.

TABLE OF CONTENTS

Part I—Introduction—Methods of Accounting
Chapter
1—Taxation—Income Tax Legislation
2—Methods of Accounting for Income
Part II—Income from Sales and Exchanges
3—Sales and Exchanges—General Rules—Intangibles—Securities Issued
4—Instalment Sales—Contracts—Liquidations—Involuntary Conversions—Gifts
5—Sales and Exchanges—Stocks and Bonds—Rights—Miscellaneous
Part III—Other Income
6—Dividends
7—Reorganizations
8—Interest—Rentals—Foreign Exchange
9—Compensation for Services—Cancellation of Indebtedness
10—Tax-Free Income—Summary
Part IV—Deductions
11—Depreciation and Obsolescence
12—Amortization—Depletion
13—Interest—Taxes
14—Bad Debts—Losses
15—Net Losses—Contributions
16—Insurance—Traveling and Other Expenses
17—The Valuation of Inventories
18—Non-Deductible Expenditures
Part V—Invested Capital
19—Invested Capital: Capital Stock—Paid-In Surplus
20—Invested Capital: Earned Surplus—Intangibles
21—Invested Capital: Changes During Year—Inadmissibles
22—Invested Capital: Reorganizations—Special Cases—Summary
Part VI—Rates of Taxes and Returns
23—Withholding and Information at the Source—Credits Allowed
24—Rates of Tax—Fiscal Years—Credits for Foreign Taxes
25—Individual and Corporation Returns
Part VII—Applicability of Income Taxes
26—Individuals Subject to Tax—Farmers—Estates and Trusts
27—Partnerships—Personal Service Corporations
28—Resident and Non-Resident Aliens and Foreign Corporations
29—Organizations Subject to the Corporate Tax—Insurance Companies—Consolidated Returns
30—Review of Returns—Claims—Penalties
Appendix A—Revenue Act of 1921 with latest rulings (Applicable to 1924 income tax returns).
Appendix B—Problems.

Sent on Approval

SO confident are the publishers that every business man will find this book of more than ordinary interest and value they are willing to send the book on approval without the deposit of a penny. Simply fill in and mail the coupon. Look the book over for ten days. If for any reason you are not entirely satisfied return the book at our expense. Otherwise send us $5 payment in full. You decide after examination if you want to buy. Could an offer be fairer? Please mail the coupon today—now.

No money now—mail coupon

A. W. SHAW COMPANY, Cass, Huron and Erie Streets, Chicago

Please mail me for ten days' examination a copy of Kohler's "Accounting Principles Underlying Federal Income Taxes, 1924." If entirely satisfied, I'll send you $5, payment in full in ten days. Otherwise I'll return the book. BE-3-24

NAME ..... POSITION .....

STREET & NO. ..... FIRM .....

CITY & STATE ..... BUSINESS .....

(Canada $5.50, duty prepaid, same terms. U. S. Territories and Colonies $5, cash with order; all other countries $5.50, cash with order.)

Selections from Our List

Junior Arithmetic—Parts One and Two

These books bring the knowledge of arithmetic possessed by the pupil to bear on the practical affairs of a business office. Accounts, statements, and other phases of bookkeeping are presented from the purely arithmetical point of view. Contains also valuable drills in rapid calculation and the more practical and commonly used short methods.

Part Two presents the elements of bookkeeping in extremely simple form. Transactions are given covering three calendar months and the books are closed six times. Short, easy sets for supplementary drill are included.

Rowe's Commercial Law

Written in simple style so that the subject matter is perfectly intelligible to the average student. The subject of contracts is consistently coordinated with all the other subjects treated in the text.

Dengler's Lessons and Exercises in English

A sensible text presenting the minimum essential grammatical facts in a logical and systematic manner, supplemented by extensive and carefully selected illustrative and practice matter. Contains valuable exercises on "Words Frequently Misused".

Teachers' keys supplied without charge.

Send for Complete Descriptive Circulars of These Books

The H. M. Rowe Co.

CHICAGO BALTIMORE SAN FRANCISCO

THE BUSINESS EDUCATOR

Vol. XXIX APRIL, 1924 Number 8

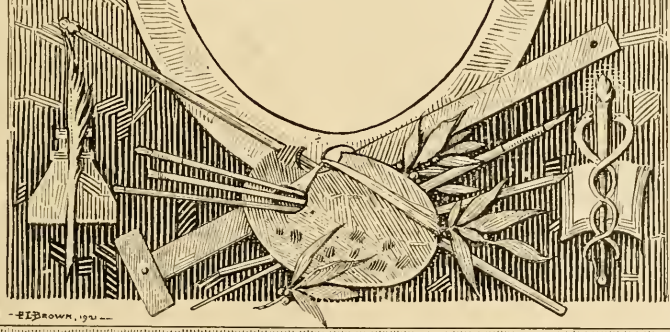
PENMANSHIP ENGROSSING
BUSINESS EDUCATION

H. W. FLICKINGER

APPRECIATION NUMBER

His skill as a penman, his ability as a teacher, his lovable traits of character and sterling qualities of manhood, make others feel proud to be in the same profession with him.

See specimens of his work and read the numerous words of appreciation from some of his many friends, including Mr. Healey's sketch of his life, in this number.



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

THE NEW QUIET 12 TRIUMPHS
In School and Office

THIS latest Remington model is repeating in the schoolroom the extraordinary success it has won in the business world. In half a century of typewriter history no other machine has so quickly won the hand and heart of teachers and students—so decisive are its many superiorities.

Its natural touch, its light action and its exceptional responsiveness are a revelation in swift and easy operation. And the beauty of its work is a source of pride to every typist.

Send to us for our booklet, *"What Some of America's Leading Schools Say About the Remington Quiet Twelve."* The testimony of these leading commercial educators is so convincing that it leaves nothing more to be said.

REMINGTON TYPEWRITER COMPANY
374 BROADWAY, NEW YORK
Branches Everywhere

REMINGTON STANDARD SINCE THE INVENTION OF THE WRITING MACHINE

Ellis Industrial Bookkeeping

for

BUSINESS COLLEGES

and

COMMERCIAL DEPARTMENTS OF PUBLIC SCHOOLS

Adopted to ANY CONDITION in ANY SCHOOL

Look over this list of our other publications that have found favor

Tablet Method of Teaching Bookkeeping

New Model Arithmetic
Ellis Rapid Calculation
Effective English and Letter Writing
Letter Writing for the Business Builder
Modern Banking
Ellis Method of Home Accounting
Principles of Bookkeeping
Ellis Method of Farm Accounting
Vocabulary Method of Training Touch Typists
Accuracy Plus
Office Dictation
Expert Dictation
Essentials of Commercial Law
Ellis Rational Speller
New English System for New American Citizens

Your Sample Copy is Ready—Send for It

ELLIS PUBLISHING COMPANY
Educational Publishers
BATTLE CREEK, MICHIGAN

America's Most Popular School Pen

Esterbrook No. 556

This pen is more widely used than any other in our schools, because of its fine point and easy, elastic action; also because it is made by America's oldest and largest steel pen manufacturer.

FREE
"100 Famous Signatures"

Send 15 cents for the 12 most popular Esterbrook pens. With them we will mail you an attractive, interesting booklet, containing the autographs of 100 famous men and women.

Address Dept. B. E.

Esterbrook Pen Mfg. Co.
CAMDEN, N. J.
Canadian Agents: The Brown Bros. Ltd., Toronto

Metropolitan Business Speller

New Edition
By U. G. Potter
McKinley High School
Chicago

Over 6000 words. New lessons containing words pertaining to Aeroplanes, Radio, Automobiles, etc. Complete Index, 244 pages, attractive binding, 50 cents.

A Superior Speller

Twofold Design. In the preparation of the Metropolitan Business Speller we had constantly in mind two objects: first, to teach the pupil to spell, and second to enlarge his vocabulary, especially of words in general use.

Classification of Words. As an aid to the memory we have classified words, as regards sounds, syllabication, accents and meaning. We have grouped the words relating to each particular kind of business into lessons, by which the student is enabled to familiarize himself with the vocabulary of that business. We have interspersed miscellaneous exercises in the nature of reviews. We have grouped words that can best be learned by comparison, such as Stationery and Stationary.

Abbreviations of states, months, railways and commercial terms are given in regular lesson form, and grouped alphabetically. We regard abbreviating of almost equal importance with spelling.

Syllabication and pronunciation are shown by the proper division of words, and the use of the diacritical marks. The words are printed in bold type, and the definitions in lighter face, so as to bring out the appearance of the word,—an aid in sight spelling.

Metropolitan System of Bookkeeping

New Edition
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subect as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE **CHICAGO**

NO MONEY NEEDED
IN ADVANCE

I am willing to send in commission lovely goods for collectors, dealers or speculators. I possess a very big stock in novelties, European and overseas, war stamps, etc., etc. I am selling off this kind of goods at any price. I wish to know if wholesale or retail goods are wanted.

MONEY NEEDED

for one of the finest and biggest stocks of classical goods in Europe and overseas. Large stock in English and French Colonies. The finest of the fine in blocks, strips, single pieces, couples, stamps in covers. Whoever is a connoisseur and wants these luxury articles can apply for them without any obligation whatever. Will forward them at my lowest cash prices.

References Required for Unknown Firms.

GEZA SEKULA

LUCERNE, SWITZERLAND, Dreilindenstrasse 17

BLISS-ALGER

Bookkeeping and Accounting

A strictly new course just off the press, combining Bookkeeping, Business Practice and Banking. Makes individual instruction a pleasure. Exceedingly interesting to the student.

Three Systems

ACTUAL BUSINESS (with offices)
FOLDER (like above, without offices)
CORRESPONDENCE

For High Schools, Business Schools or any institution teaching Bookkeeping. Text and outfit sent to teachers for examination. Mention school connection.

BLISS PUBLISHING CO.
SAGINAW, MICH.

STUDENTS FROM THIRTY-ONE STATES

Special Summer School for Commercial Teachers

Inspiration, Recreation, Rest, Sightseeing, Work, Credit, Positions. Eleventh annual session. Larger and stronger faculty than usual. Students have come to us from all the states and we have sent them to all except one. Within five years, our organization has placed direct two thousand one hundred commercial teachers. Hundreds of others have secured places through their own efforts. Within about nine months seven hundred and fifty thousand dollars' worth of teaching positions were reported direct to us.

Term begins July 1; closes August 8. Bookkeeping, Typewriting, Shorthand, Accounting, Teacher Training, History of Education, Reviews, and Methods.

Accredited by University of Kentucky.
Accredited by National Association of Accredited Commercial Schools.
On accredited list twenty state departments of education.
Member American Association of Junior Colleges.

The strong features we have developed by ten years' experience in the Special Summer School and fifty years in the Business University proper will be maintained and the work of College Rank especially emphasized. A part of this can be taken each summer until the entire course is completed.

If you want a position, or a better position, or a better salary, or more personal and general power, and a happy time while you are getting them, let us tell you how such ends may be achieved. Our attractive bulletin will do it. It is free.

BOWLING GREEN BUSINESS UNIVERSITY

Near Mammoth Cave Bowling Green, Ky. Expenses low

Standards for Measuring Commercial Textbooks

In the development of the Gregg commercial textbook series the publishers have kept in mind these basic factors:

1. The development of skillful and accurate technique.
2. Modern methods of business procedure.
3. Educational content.
4. Correct pedagogy.
5. The development of mental power—the ability to apply the principles taught to actual business problems.
6. The development of a complete library of business literature.
7. The building up of an organization of experts, thoroughly trained in the field of commercial education.
8. Service.

You are invited to investigate and measure by these standards are texts on the following subjects:

SHORTHAND (Basic texts)
- Dictation
- Supplementary
- Foreign Language Adaptations
- Magazines
- Pedagogy
- Literature
- Tests and Measurements
- Reporting

TYPEWRITING
- For High Schools and Colleges
- For Junior High Schools
- Technique and Drills
- Music Records
- Pedagogy

ENGLISH
- Composition and Rhetoric
- For Business Courses
- For Evening School and Continuation Classes
- For Advanced Classes and College Courses
- Classics
- Outlines in Dictionary Study

ARITHMETIC AND MATHEMATICS
- For Junior High Schools
- For Commercial Courses
- For Evening School and Continuation Classes
- Rapid Calculation
- Oral Exercises in Number

SALESMANSHIP AND ADVERTISING
- Salesmanship and Business Efficiency
- Science and Art of Selling
- Personal Efficiency
- Personality
- First Principles of Advertising

BOOKKEEPING AND ACCOUNTING
- For Junior High Schools
- Supplementary Exercises and Problems
- Mathematics for the Accountant

MODERN LANGUAGE
- Spanish, Conversational Method
- Spanish Readers
- Spanish of Commerce
- French Commercial Correspondence

SOCIAL SCIENCE
- Economics
- Business Organization and Administration
- Commercial and Parliamentary Law

SECRETARIAL TRAINING AND OFFICE PRACTICE
- Secretarial Studies
- Office Training for Stenographers
- Office Practice and Business Procedure
- Problems in Office Practice and Business Style

SPELLING

STATIONERY
- Letterheads for Transcription Practice
- Stenographer's Notebooks
- Pencils
- Copyholder for typewriting books

READING
- Supplementary

Indicate on the accompanying coupon the subjects in which you are interested.

Remember that when you buy Gregg books you get service

THE GREGG PUBLISHING CO.

NEW YORK CHICAGO
BOSTON SAN FRANCISCO LONDON

Date.....

The Gregg Publishing Company
Nearest Office

Gentlemen:
Please send me information about texts on the following subjects:

1. .....
2. .....
3. .....
4. .....
5. .....

Name .....

Position .....

School .....

Address .....

B. E.

ISAAC PITMAN
DICTATION COURSE

NEW ERA STYLE

BY

LOUISE McKEE

Chairman of Department of Stenography and Typewriting, Girls Commercial High School, Brooklyn

WITH A FOREWORD BY

EVELYN W. ALLAN

Principal, Girls Commercial High School, Brooklyn, N. Y.

This book is planned for use in beginning dictation classes. The divisions are:

Letters for Dictation
Articles for Dictation
Letters in Shorthand
Articles in Shorthand

The letters are the best types of business letters of the current year. They cover a great variety of subjects, and are graded according to their length and difficulty.

The straight matter has been selected with some regard for interesting content, especially when it serves the teaching of business ethics.

Both letters and articles have been counted in 20's for dictation at 60, 80, or 100 words a minute.

The shorthand outlines of the more difficult words are given in the margins opposite the words.

Two special features of the book are as follows—

1. Complete lists of the following are given for reference, and can be used for home-work assignments—

(*a*) Names of principal cities and states; (*b*) Grammalogs; (*c*) Contractions; (*d*) Intersections; (*e*) Phrases.

2. A number of letters and articles, in shorthand, are given; all of these are new material, that is, material not contained in the longhand letters and articles.

They furnish a very valuable aid in teaching transcription to beginning classes.

CLOTH, $1.25

ISAAC PITMAN & SONS, 2 West 45th Street, NEW YORK

The Business Educator

LUFFER

VOLUME XXIX | COLUMBUS, OHIO, APRIL, 1924 | NUMBER 8

THE PASSING OF THE QUILL PEN

After all of the years the steel pen, the fountain pen, and the typewriter have been in use, it seems that the quill pen has finally been routed from its last stronghold.

A decision by the treasury to dispense with the use of the quill pen at the Southwark County Court, London, where the old goose-feather has lingered long after being replaced almost everywhere by later writing instruments, is the last step toward complete modernity.

About a century ago a single firm of quill-cutters in London, England, which country has long been the pen center of the world, used to send two or three million pens at a time to the Indian Government, and it is only about 30 years since one of the firm's traveling men used to bring back orders aggregating ten or twenty thousand pens once or twice a month.

The nobility of England and their imitators were loath to give up some of the old ways, but as time went on, one old custom after another was dropped.

"The quills are for the old Duke; the young Duke doesn't use them," the salesman would be told after the steel pen began to get a foothold.

Some quill pens may still be used in the United States and in Canada, but if they are, the instances are so rare that we never learn of them.

Steel pens are so cheap and convenient it is to be wondered at that the quill pen was able to hold on so long.

A brief but complete history of the quill pen would make an interesting little volume. Who made the first one, and when? How about its struggles with its predecessor to gain recognition and a foothold? It has just sung its swan song; but before passing into oblivion, it deserves a historical record and a tribute for its accomplishments. We trust that someone will produce the booklet.

Not everyone could make a good quill pen. While there was no great trick in cutting it, the process of "dutching" required special training. That consisted of extracting the pith from the quill, and of removing the tough outer membranes. The workman plunged the feather into a little fire and then drew it adroitly across the blade of a special knife. But before this could be done the quill had to be prepared by being kept in a damp cellar. There were different kinds of quills, and each required just the right amount of firing. That, according to the old quill-cutters, is where the art came in.

Practically all of the quills were once imported by England from Russia. Later some came from Germany, but the war stopped that importation. It is said that the very finest quills come from Hudson's Bay, they having a very much harder surface than the ordinary goose-quill. Some of the old English aristocracy would use none but swan quills.

Will the steel pen be superseded by some other writing instrument? Probably we had better not bother about that just now. But we can make up our minds that it is likely to go some time when something better is made to take its place. Or will some other way of writing supersede our present way, and in time do away with steel pens, fountain pens, and typewriters? We suppose so.

H. W. Flickinger

As he appeared in his prime.

It is with considerable pride that we are able to present in this issue such matter as will acquaint to some extent the younger members of our profession with the life and work of Mr. Flickinger.

Scattered thru the magazine will be found specimens of his rare skill, as well as words of appreciation from some of his many friends and admirers.

His influence for good in our profession can not be estimated and his life and work are worthy of careful study.

DR. FREEMAN'S ARTICLES

Our readers will be pleased to learn that Dr. Frank M. Freeman, Professor of Educational Psychology in the University of Chicago, has consented to prepare a series of articles for The Business Educator. The first appears in this number, and discusses Primary Handwriting, regarding which there are many divergent views.

Dr. Freeman is known as an authority on the teaching of handwriting. He is, so far as we are aware, the first nationally known educator of his scholarship to devote his time to the solution of handwriting problems.

Undoubtedly these articles will be read with much interest and profit.

DO YOU APPROVE?

Again we must apologize to our readers for the omission of a number of our usual features, notwithstanding the fact that we have added eight extra pages to this number of the magazine. We trust, however, that our efforts to produce a journal representative of the best in penmanship will be appreciated and prove to be the means of stimulating much interest in this subject. Beginning with our May issue the regular features will be resumed.

THE BUSINESS EDUCATOR

Published monthly (except July and August)
By THE ZANER-BLOSER CO.,
612 N Park St., Columbus, O

E. W. Bloser - - - - - - - - - Editor
Horace G. Healey - - Contributing Editor
E. A. Luffer - - - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

Single copy, 15c. (To Canada, 10c more; foreign, 23c more.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy must reach our office by the 10th of the month for the issue of the following month.

Business Penmanship

By OLIVE A. MELLON
Supervisor of Handwriting, McKeesport, Pa.

Send Miss Mellon two pages of your practice work with 10c and she will criticise and return your work

STOP—LOOK—LISTEN

Life is preserved or destroyed by the observance or disregard of signals. Nature provides her signals as far as health is concerned. Traffic is conducted by certain sets of signals and yet in spite of all these protecting arms thrown out for our safety and welfare, there are those who absolutely refuse to heed these warnings, and along with the maddening crowd rush headlong to their own destruction.

The above signal which we see daily is one worthy of observance in penmanship. It may mean the life or death of penmanship.

Too many of us plunge into the practice of this subject without realizing its composition, but practice page after page not stopping to make a survey of what has been written.

Refrain from a habit of this kind. It is time lost and material wasted.

Stop often. **Look** over the written page and criticise the writing as to size of letters, spacing between letters, quality of line, slant of down strokes, curve of up strokes, the angles, round turns, loops, etc.

It will not be flawless, but the only remedy will be the observance of the third command on the sign post: **Listen.** Read and heed the instructions, taking stock of your errors and noting the good points in your work as well. Carry out these instructions faithfully and in due time you will reach a higher standard of proficiency in business writing.

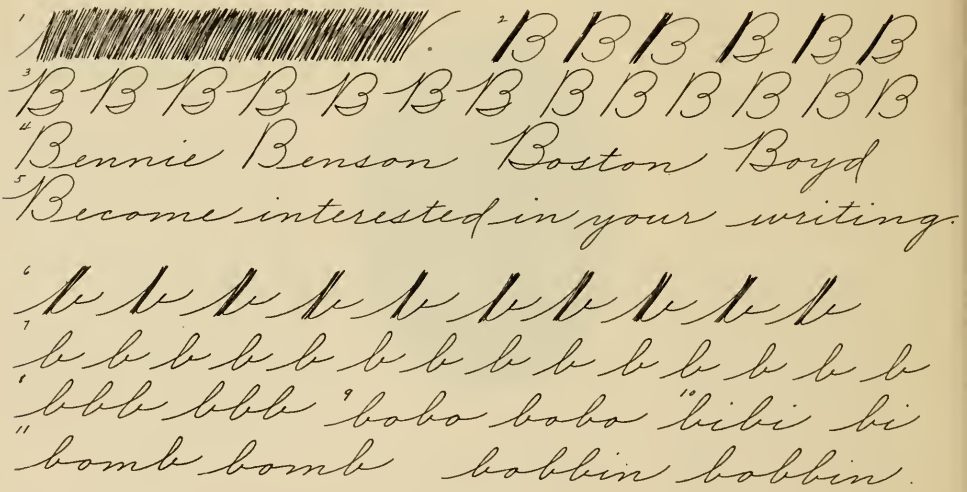


PLATE 10

Drill 1. Observe the quality of line when practicing this push and pull exercise.

Drill 2. Practice the push and pull stroke to the count of 6 and finish as capital **B** on the count of 7-8. Aim for a broad flat top. Do not allow middle loop or finish stroke to touch the main down stroke. This may be finished with angle as in second copy.

Drill 3. Curve the initial stroke: retracing the straight line high will assist in broadening the top of the letter. Make the small loop at about half the height. Write to the count of 1-2-3.

Drill 4. Practice these words naming the letter you write. Write four words to the line.

Drill 5. Do as your sentence commands. The more interested you become the more enjoyment you get out of your writing.

Drill 6. Curve the beginning stroke of the small **b** exercise: retrace with the straight line exercise and finish as small **b**.....Count 1–2–3–4–5–6–7–8.

Drill 7. Begin this letter as small **l** and finish as **v.** Keep the crossing low and the turn at the base line narrow. Do not loop the finish but retrace the stroke. Finish with a light free curve.

Drill 8. Connect three small **b's** to the count of 1–2–1–2–1–2–1.

Drill 9. Write this exercise counting 1-2 for **b** and 3-4 for **o** as 1–2–3–4: 1–2–3–4: 1.

Drill 10. Proceed in this as in the preceeding drill except that you count 1-2-3 for **bi.**

Drill 11. Aim for uniform height in all small **b's.** Make a deep retrace when ending the letter.

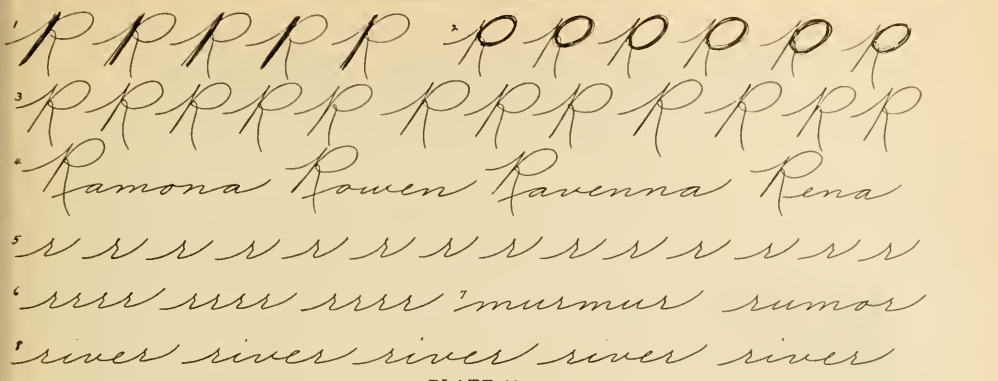


PLATE 11

Drill 1. Review the push and pull exercise before beginning the work on capital **R.** Observe the slant, the quality of line, and aim to make 400 strokes to the line. Begin this exercise with a right curve and make the retrace part with a quick push and pull movement. Form a broad curve, extend the small loop upward and finish with a light finish stroke, extending below the line.

Drill 2. Begin as in Drill 1, retracing the oval part on the count 2–3–4–5–6–7 and ending on 8. Avoid narrow ovals in making this exercise.

Drill 3. This letter begins the same as capital **B** and ends the same as capital **K.** Write to the count of 1-2-3. Be careful to make a shallow compound curve when finishing. Drop the finishing stroke below the line.

Drill 4. These words may be practiced connecting the capital **R** with the following small letter if you desire. Write these words many times. Learn to criticise your writing.

Drill 5. Use plenty of curve in the up stroke in the letter **r.** Retrace back a short distance, slant to the right and check the motion to form the shoulder, extend the down stroke on main slant and finish with a light swing. Keep the shoulder high. A good r is judged by depth of the stroke from the shoulder to the base line. Avoid making the letter too wide.

Drill 6. Connect 4 small **r**'s to the count of 1-2-3-4-5. Make 6 groups to the line.

Drill 7. When practicing these words write 4 words of **murmur** to the line and 5 each of the words **rumor** and **river.** This will aid in giving you proper spacing for words.

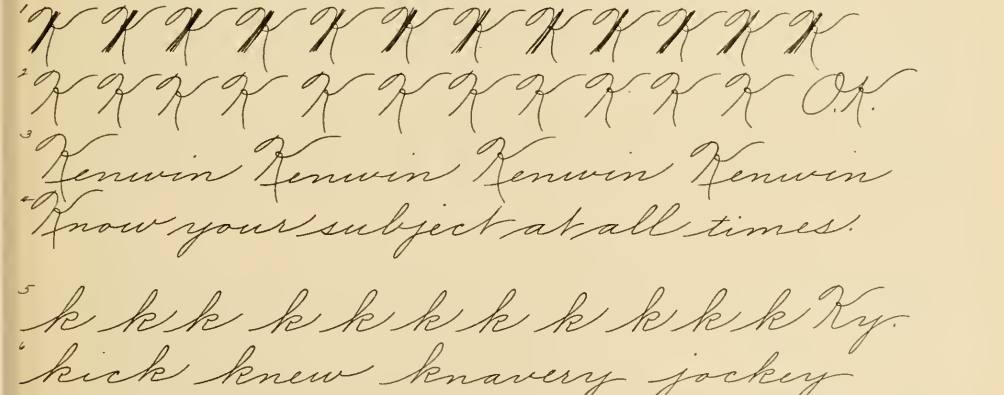


PLATE 12

Drill 1. Begin the capital **K** exercise with the loop and the push and pull stroke to the count of 6. The 7-8 count is formed with a compound curve. The loop slanting upward in order to narrow the spacing at the bottom.

Drill 2. Make the capital **K** to the count of 1-2——3-4. Use plenty of curve on the 3-4 count. Drop finish stroke below base line.

Drill 3. Write four of these words to a line. After writing a line stop long enough to study your work and compare it with your copy.

Drill 4. Practice each word separately in this sentence before writing the complete sentence. It will require several lines of this sentence to attain any marked degree of improvement.

Drill 5. The small **k** should be made freely with but little finger action. Use enough arm movement to make your writing easy and graceful. Keep the top of the second part quite rounding. A good **k** is partly determined by the depth of the second down stroke. It being on the same slant as the first down stroke.

Drill 6. Practice these words many times. Watch the height of the upper loops and the depth of the lower loops.

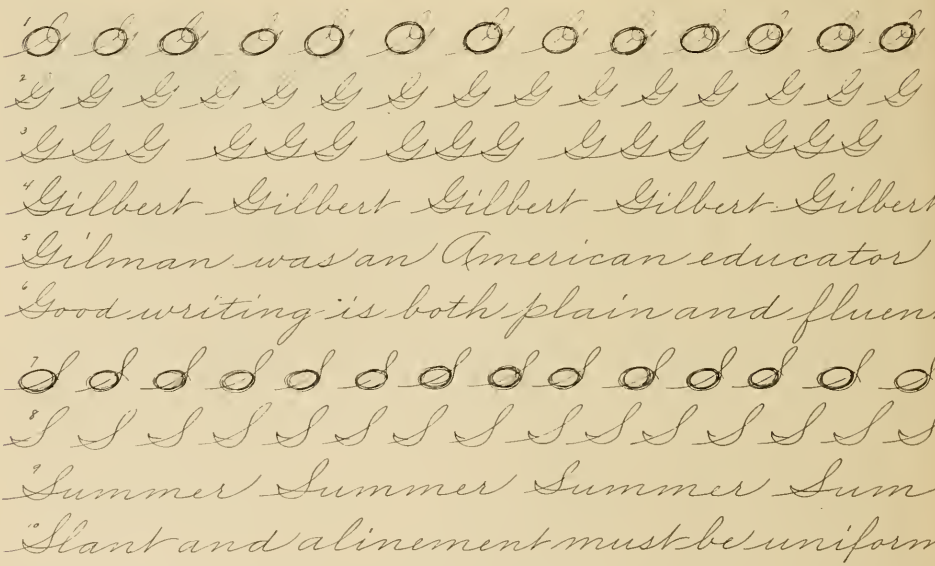
Sensible Business Writing

By C. C. LISTER, 26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School for Teachers, Brooklyn, N. Y.

ANOTHER WAY TO PRACTICE THE SENTENCE

Much of the success of class drill in penmanship depends upon the definite manner in which the practice is conducted. There must be a definite aim in all practice. In the February number an elementary plan by which the practice of a sentence may be made interesting was suggested. That plan should precede the one which follows.

1. Write the sentence a few times with a view to establishing correct size and arrangement. If these are correct the matter written on one line of copy will just fill one line of corresponding length on the practice paper.
2. Test the rate of speed by writing the sentence continuously for one or two minutes. A speed of ninety letters a minute is rapid enough while learning how to write a good style of business writing, and too rapid if a high degree of accuracy is desired. (Model writing could not be written so rapidly.) Therefore a sentence containing thirty letters, which is an average line, should be written three times in a minute.
3. Cancel all letters that do not approximate the copy nearly enough in form, such as angular topped m's and n's, open topped o's, etc. This will enable each student to apply his technical knowledge of the formation of the individual letters. It will also prevent the careless practice which might result from speed tests.
4. Practice again with a view to improving the faulty letters.
5. Check all spacings that are too wide or too narrow. This refers to spacings in letters, between letters, and between words.
6. Practice again with a view to uniform and pleasing spacings that approximate those in the copy.



INSTRUCTIONS

No. 1. Practice the combination of the G and the oval exercise to a count of 1–2, 3–4–5–6–7–8. Halt slightly at the point as indicated by the comma. This letter-building exercise will stimulate the use of arm movement.

No. 2. Make the crossing of the loop at one-third the height the letter and make the point at two-thirds the height. Count 1-2, 3-4. A slight pause at 2 at first will aid in avoiding a loop where the point or angle should be.

No. 3. This is a good exercise to develop the form of G, movement and control. Count 1–2–3, 1–2–3, 1–2–3. The rhythm should be quite like waltz time.

No. 4. Write the complete word without lifting the pen until it is completed. Slight pauses at the final angle in G and at the completion of b will aid in controling the movement.

Nos. 5 and 6. Follow the instructions for sentence practice above.

No. 7. Combine the form of S and the oval exercise to a count of 1–2–3–4–5–6–7–8. Prolong the 1 just a little. Cross the lines in S at half the height.

No. 8. Curve all the lines well. Make the top round. Cross the lines at half the height. Make a broad turn at the bottom—like the bottom of an oval. Count 1-2-3.

No. 9. Write the complete word without lifting, but pause slightly at the completion of S. The time may be regulated by saying Capital S, u-m-m-e-r.

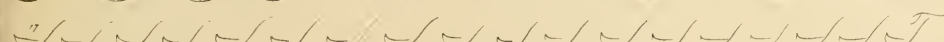
No. 10. Follow instructions for Sentence Practice above.

11

12

13

14 Fuller Fuller Fuller Fuller Fuller
15 Fame will not come to us by accident.
16

17

18 There There There There There The
19 The dollar is our largest silver coin.

No. 11. This is quite like No. 7 with the initial up stroke omitted, and is a sort of sequence to it. Count 1–2–3–4–5–6–7.

No. 12. Begin with a short slanting line—almost straight, curve well at the bottom, tip the angle up to the left, and swing across the stem at half the height where a snap-like lift of the pen is made. Stop as close to the line as possible. Count 1, 2-3. Pause slightly on the 1.

No. 13. Make the loop at the top close to the top of the stem and make a short wave-like line just above the stem. Count 1, 2-3, 4-5.

No. 14. Make the u close to the F and aim to make the two l's alike.

No. 15. Follow instructions above for Sentence Practice.

No. 16. See instructions for No. 11.

No. 17. Follow instructions for No. 12, except that you omit the third movement, or count.

No. 18. Make the stem and remainder of the word before lifting the pen to make the top of T. Slight pauses at the angle in T and at the bottom of the loop in h will aid in gaining control.

No. 19. Follow instructions above for Sentence Practice.

20

21

22 Ice Idea Idea Idle Idle Idiom Io.
23 Industrious men are usually contented.
24

25

26 Queer Queer Quart Quiet Quiet Quit
27 Quiet manners are the most pleasing.

No. 20. This exercise is quite like Nos. 1, 7, 11, and 16 with the exception of the initial stroke. It is believed that the association of these lessons involving letters based upon quite similar movements simplifies the learning process. The practice of these similar exercises make the skill required to make all of them accumulative. Begin with an upward left curve and repeat the oval to a count of 1–2–3–4–5–6–7.

No. 21. Make the top of I round but narrow. The crossing is near the base line. Swing the "fish hook" ending to the left and upward like the G, S, F, and T. Count 1-2, 3.

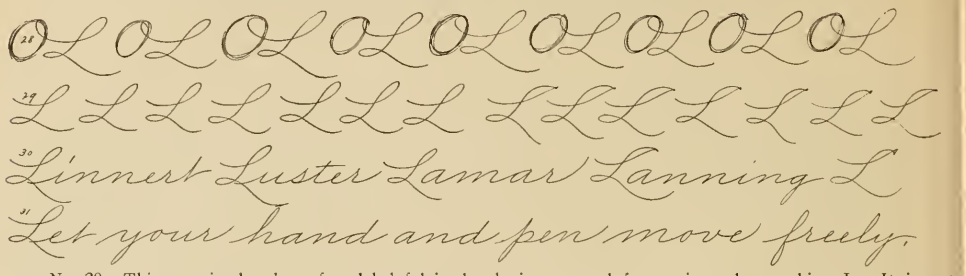
No. 22. These words will provide practice in making the I well in connection with other letters. Write several lines of them and then write other words beginning with I.

No. 23. Follow the directions for Sentence Practice given above.

No. 24. Begin with a loop and retrace the reverse oval six times, form a flat loop on the base line, and let the pen dip under the line, 1–2–3–4–5–6–7.

No. 25. Make the initial loop larger than that in an M and N. The top of the Q should be broad. Carry the bottom loop farther to the left than the top. Count 1-2-3.

Nos. 26 and 27. Practice these words and the sentence as suggested above.

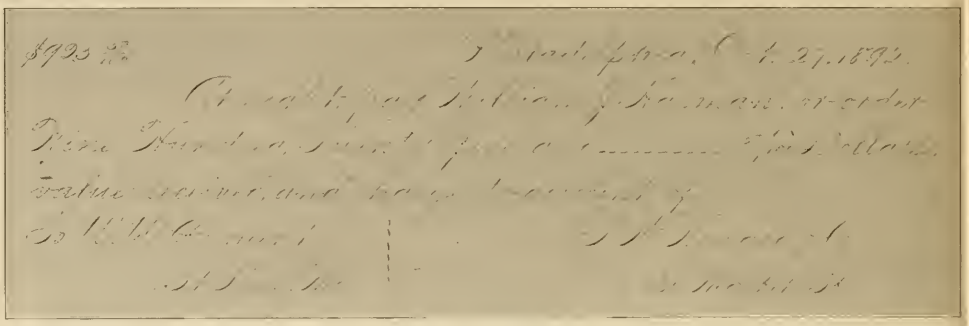


No. 28. This exercise has been found helpful in developing a good free swing when making L. It is not meant to establish good form—just movement. Retrace the oval six times and swing an L to a count of 1–2–3–4–5–6 swing-down-swing.

No. 29. The top loop is larger than the bottom loop; the lines cross at half the height; the bottom loop is flat and the final stroke dips under the line like the last part of Q.

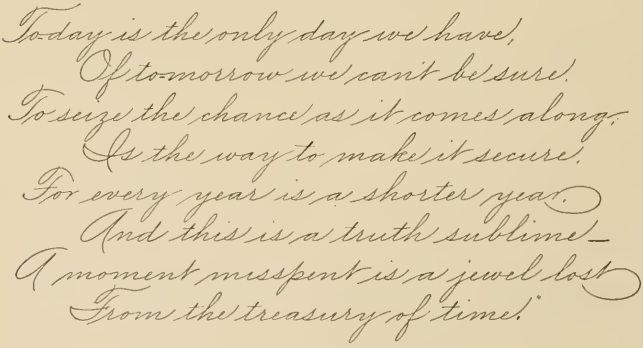
No. 30. When writing these words begin the first letter following the capital L close to it. See copy.

No. 31. Following suggestions for Sentence Practice as before.



By H. W. Flickinger

A careful examination will reveal that it would be difficult to find letter forms more nearly perfect than these in this model sight draft. This is one of many specimens appearing in the work entitled "100 Writing Lessons."



These lines were sent to THE BUSINESS EDUCATOR by Mr. Flickinger in January, 1924, and represent some of his latest efforts in ideal business writing. They appeared in Penman's Art Journal some years ago.

William J. Traynor, a federal board student trained in engrossing in the Zanerian College of Penmanship, has accepted a position with The Harris Engrossing Studio of Chicago. Mr. Traynor is a young man of considerable ability and will no doubt make his mark in the engrossing business.

L. L. Fields, who prepared the masterful page of engrosser's script which appeared in the December number of THE BUSINESS EDUCATOR, accepted a position with the B. C. Kassell Studio of Chicago.

Mr. Fields is one of the most painstaking and skillful students trained in the Zanerian for years. We hope to be able to present more of his high class work from time to time.

Mr. J. V. Ray of Indianapolis, Indiana, is a new commercial teacher in Strayer's Business College, Washington, D. C.

Philadelphia. July 27. 1894.

Mr. D. W. Latimer.

1234 Chestnut St.

Dear Sir.— Please consider me an applicant for the position of assistant book-keeper. advertised by you in this morning's "Public Ledger".

I am 20 years old. a graduate of the Central High School and have been. for the past two years. in the employ of Messrs. W. G. Eastman & Co. 1950 Washington Ave. a testimonial from whom I enclose herewith.

Inviting the most thorough investigation of my character and ability. I am.

Respectfully.

Thos. J. Patterson.

1617 Vine St.

By H. W. Flickinger

As a model in accuracy and grace of form, of spacing and arrangement, this page is well worth critical examination and the best efforts at imitation by any student of penmanship.

Grace E. Tower of Hollenbeck Heights Jr. High School, Los Angeles, California is securing results in penmanship which are quite gratifying. The students of that school are to be congratulated upon having such an enthusiastic teacher and one who writes so well.

Ella M. Kring, who for some years supervised handwriting in the Public Schools of Hazelton, Pa., and who during the past two years has been supervisor of writing in the Marion, Ohio, Public Schools is now director of penmanship in the Milwaukee, Wisconsin, Schools.

The Misses Katherine Hall of Malden, Mass., and **Marie Railey** of New Albany, Ind., are two new commercial teachers with the Hot Springs, Ark., High School.

I congratulate the city of Philadelphia upon having such a thoroughly practical, conscientious and well-managed institution within its borders.

John Wanamaker.

By H. W. Flickinger

A gem of ideal writing. This specimen, as well as some others appearing in this number, were loaned to the Businss Educator by Mr. H. W. Patten of the Central High School, Philadelphia.

Philada. Sept. 1, 1885.

H. W. Flickinger.

Newport. Pa.

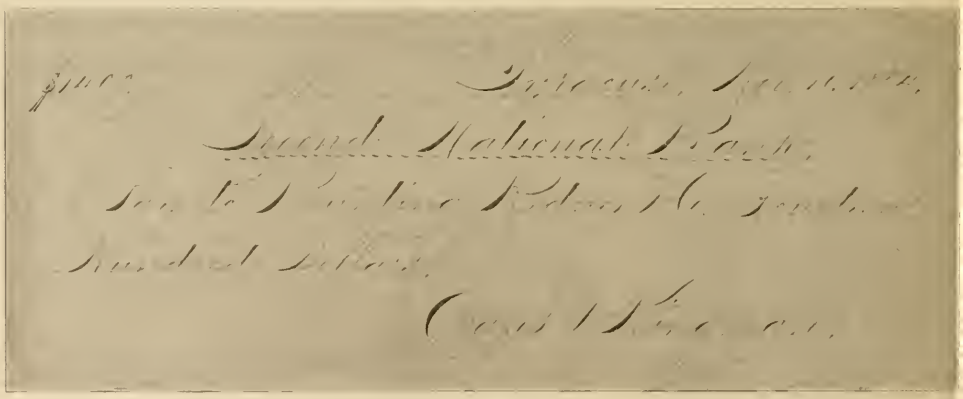
Dear Sir.— We teach Business Penmanship in the five Commercial Departments, but in the Special Ornamental Department we give instruction in every branch of Pen Art.

Yours truly,

T. J. Prickett.

By H. W. Flickinger

To prepare a page of plain writing like the above that is highly pleasing in arrangement, spacing, shading, accuracy, smoothness of form, free and easy looking in execution, is a real test of one's ability as a penman. Here there is no opportunity to hide defects behind a lot of flourishes. This letter is a fine model for all to master who wish to become professional penmen of the highest rank. We are indebted to both M. J. Ryan and H. W. Patten, Philadelphia, for this letter.



By H. W. Flickinger

Notice the shades that are either resting upon the base line or are cut off along it. Few if any persons have excelled Mr. Flickinger in making such shades.

This specimen was loaned to us by Mr. M. J. Ryan, Peirce School of Business Administration, Philadelphia.

Department of

Public School Writing

FRANK H. ARNOLD,
Supervisor of Writing, Spokane, Wash.

H. W. FLICKINGER

I am glad of an opportunity to pay tribute to Mr. Flickinger, under whose instruction I was in 1886 at Prickett College of Commerce in Philadelphia. I found him not only highly talented in his profession but an accomplished teacher and a high type of a gentleman. I can never forget the many kindnesses shown me while I was under his instruction.

Atlanta, Georgia J. J. SULLIVAN.

"A LITTLE LEARNING IS A DANGEROUS THING"

The words used in the title of this article were first written by a very famous man. He is now dead. Most of my readers know quite well the name of the author of the words; other readers should find out who wrote this famous quotation.

The above paragraph is an introduction to what I am now going to say. It is the text of my sermon, so to speak. You know every preacher must have a text.

Not long ago an Eastern supervisor of writing sent a part of his course of study to my city school superintendent. I presume that the supervisor sent it. At least it reached the superintendent, and it was finally placed on my desk. The good supervisor used several paragraphs of his precious course of study in an attempt to explain why the writing of poetry in a penmanship drill is not teaching writing.

I do not remember his exact words, but the substance was this: "You must teach letter forms; for all words are made up of individual letters. The most of the writing time of a child should be spent on individual letter forms. The writing of poetry at a penmanship period isn't teaching writing at all."

Holy smoke! How deluded your humble servant has been, and is now! "Your humble servant" refers to the writer of these lines and not to the "poetry hater," by the way.

You will remember that I wrote an article not long ago dealing with the writing of poetry. You may remember that I strongly advocated such penmanship practice. The Eastern supervisor did not carefully read my article, or he misinterpreted the thought. Surely he has not manufactured a "straw man" to scalp. Yes, brother, "A little learning is a dangerous thing."

Now, let's go to the heart of the matter. Pupils may practice single letters and single words until doomsday, and they will fail to acquire the muscular movement habit. Suppose a teacher of reading would teach words, words, words to her class and never allow the children to read sentences, paragraphs and stanzas of poetry, if you please. Just think for a moment of the dull monotony, the lifelessness of such a procedure! When would the children of such a teacher acquire facility in reading sentences and completed selections? My dear Eastern critic, allow your mind to rest on that statement for a few moments; it may do you good.

Let me tell you of a little experience I had a few days ago. I was in a first grade room, and a little girl wanted to read for me. Of course, I was delighted to hear her read. She picked up a book and read a nice little story to me. She read as rapidly as I would read. She didn't read as you and I were taught to read—the "I see a cat" method. (I-pause, see-pause, a-pause, cat-pause). She read just like an adult reads. Here is the lesson taught by the girl: She has been taught "words," but she has had practice in reading word after word, and line after line. That's the modern way to learn to read. Of course, you must teach letter forms in writing. I stress correct letter forms just as much as does the Eastern supervisor, but I know the child will never learn the arm movement habit by drilling forever on single letter forms and single words. If the child is going to develop an arm movement habit, he must have practice in writing arm movement for one, two, three and even five minutes without stopping. That's where the poem is a help. The child likes poetry. He likes to write it. It gives him practice in writing for a definite number of minutes.

I carefully watched an eighth grade teacher use poetry as writing material last semester. She would often pick up a book and read as the children wrote. These boys and girls became alert; they learned to be good listeners. They found, too, that arm movement is a very practical thing; that arm movement can be used in any kind of written work. True arm movement isn't a "single letter" or a "one word" method. True arm movement meets the test when the child writes many, many words, and many, many lines.

Stress single letter forms, teachers, but don't spend **all** your time doing this. Give some work that will establish arm movement habits. You can't walk with ease or pleasure by taking one step at a time and then stopping. Neither can you teach arm movement by any "one-step" method.

Dr. Freeman, of the University of Chicago, says this in a recent copy of the Elementary School Journal:

"The other type of correlation consists in bringing into the writing period work that the pupil does in his other classes. This means that the writing exercises should include all of the types of work which present difficulties of handwriting, such, for example, as correspondence forms. The correlation may be made more specific than this. If the pupil has written a composition, and this composition is to be copied, the copying might well be done as a writing exercise during the writing period. In the act of composing, the pupil's attention is on the thought, and his penmanship is likely to suffer. In copying, his attention may be on the form. Correlation of this sort should constitute frequent practice in the handwriting course."

There is much good thought in the above. Note this sentence: **"Correlation of this sort should constitute frequent practice in the handwriting course."**

I propose to discuss one of Dr. Freeman's articles in the May issue of that magazine. I shall agree, and disagree at times with this distinguished man. You know, "Fools rush in where angels fear to tread." I am not an "angel."

Flickinger was the penman of the nineteenth century. Who'll be in the twentieth?

L. Madarasz, whose charmed pen wrote the above, never lost an opportunity to commend H. W. Flickinger and his work. To him Mr. Flickinger was a constant source of inspiration.

H. W. FLICKINGER

Those who are so fortunate as to know Mr. Flickinger personally are at once attracted by his grace and gentleness of character, artistic dexterity, tact in teaching, splendid mental balance, and a moral quality that appeals to all. His marvelous conception of form and his skill in execution have challenged the admiration of the profession for the past fifty years. But few penmen have ever approached him in the field of business and ornamental writing, in flourishing and engrossing.

As a teacher, he creates an interest and enthusiasm by the use of beautiful illustrations which are seldom observed in the work of any teacher. The ease and grace of execution displayed in his teaching and writing are fascinating and his influence is far reaching among lovers of beautiful penmanship.

He was associated with Lyman P. Spencer in the preparation of that classic in penmanship, "The New Spencerian Compendium of Penmanship," the most beautiful collection of handwriting ever produced.

Among his associates he is known as a loyal friend, a Christian gentleman, and a Prince among men.

Philadelphia, Pa. H. W. PATTEN.

Beacon Lights of Penmanship

Some Notes on "A Century of Penmanship in America"

By HORACE G. HEALEY, A. M.
120 East 184th St., New Yok City

HENRY W. FLICKINGER

"There are hermit souls that live with-drawn
In the peace of their self-content;
There are souls, life stars, that dwell apart,
In a fellowless firmament;
There are pioneer souls that blaze their paths
Where highways never ran;
But let me live by the side of the road
And be a friend to man."

It is no disparagement to other members of our profession, numbering as it does scores and hundreds whose lives have been a blessing to their fellowmen, to say that none has been so universally admired and loved as has the subject of this sketch. Measured by the highest standards of usefulness and achievement in any walk of life, he scores as near perfection as is humanly possible. The veterans of the great Civil War think of him as a loyal and efficient patriot; the religious element of his city esteem him a leader in spiritual affairs and the composer of many beautiful hymns; the youth and young manhood regard him as the greatest of their teachers; his neighbors call him "Brother," and the penmanship connoisseur places him on an equal plane in skill and artistic accomplishment with Lyman P. Spencer. Sam Walter Foss must have been thinking of Mr. Flickinger when he wrote his poem, "The House by the Side of the Road," from which we quote above the first stanza. As was said of another, "He is greater than anything he ever did."

It was the writer's rare privilege some twenty or more years ago to be invited to come to Philadelphia for the purpose of attending a dinner given by that princely and courtly gentleman, J. E. Soule, at the Union League Club in honor of Mr. Flickinger. More than two score members of the profession, all of whom had known Mr. Flickinger either professionally or personally for many years, were present. Going back to the very beginning of his penmanship career the different epochs were spoken of by those who had taught with him. The tributes paid Mr. Flickinger that evening were such as are rendered to very few men. It was characteristic of the man in responding to disclaim the possession of any special attainments and to insist that his personal merits had always been over-rated.

Fortunately we shall be privileged to read in this issue some of the expressions of appreciation which could be multiplied indefinitely.

Henry W. Flickinger was born August 30, 1845, in Ickesburg, Perry County, Pa. As a youth he enjoyed the educational advantages offered in the public and private schools of that

H. W. FLICKINGER
As He Appears Today

vicinity. On July 18, 1864, he enlisted in the Union Army, at Harrisburg, serving as fifer and captain's clerk until discharged, November 18, 1864. On March 24, 1865, he re-enlisted for one year in Company F, 104th Regiment, Pennsylvania Volunteers, and was detailed to do special service as clerk in the registering office at Camp Cadwallader, Philadelphia. He was discharged by General Order, July 20, 1865.

Returning to civil life, Mr. Flickinger felt that the opportunities for advancement in his native village were too limited; he therefore decided to fit himself for a business career. Accordingly, he wrote to a number of business colleges for their literature in order to make comparisons of their respective merits. He finally selected Eastman College at Poughkeepsie, New York, the determining factor of his choice being the beautiful penmanship displayed on the envelope of the letter to him. The writing was in the Italian Fourished Style, and came from the pen of that rising young genius, then in his twenty-first year, Fielding Schofield!

By reason of his great admiration for beautiful penmanship, and his experience as a clerk at Headquarters in the Army, Mr. Flickinger was a pretty fair penman, when he entered Eastman. As he himself says, "I wrote what one would call a good 'country hand.' His skill attracted the early attention of his instructors at Eastman, and he was asked if he would

(Continued on page 22)

BEACON LIGHTS ADDENDA

Through an over-sight n typewriting the name of W. A. Hoffman, Valparaiso, Ind., was omitted from the list of the Fourth Era. Mr. Hoffman, for thirty years, has been engaged in training penmanship teachers. Those who have seen his beautiful writing, in both business and ornamental style, will agree that very few were his equal.

Another correction is to be made for the "Second Era." The "Burnett" referred to was "E. Burnett," of Baltimore, Md. So far as I know he was not related in any way to "E. L. Burnett," of Providence, R. I.

May I say a word with reference to the method by which the names appearing in the different Eras were selected? In the first place, all lists were reproduced largely from memory; secondly, I was influenced largely by the fact that in order to enter this Hall of Fame one must have been pretty generally known throughout the country as a penman. This reputation could have been earned either by being an author of a System of Penmanship, or of a Compendium or of a course of lessons in one of the professional journals. In addition, some names appear of those who advertised to send specimens through the mails or to give instruction by correspondence.

With reference to those who were engaged in the Engrossing or Commercial Designing branches of the profession, I thought best to treat of them as a separate group. This will bring out such names as E. L. Brown, P. W. Costello, E. C. Marlatt, C. L. Ricketts, C. E. Johnson and others.

I have received several letters calling my attention to the names of some who were quite famous locally. With reference to these, I would say that I should like to have the names of as many of these as possible, together with brief biographical data. Every city in the country should be able to supply the names of one or more of such penmen.

Here is where the fun begins! I want it distinctly understood that the writer does not belong to the "Fifth Era" so do not blame me for anything that happens in connection with that Era. Read the following letter, get busy, and send in names of your candidates with biographical data:

Pasadena, Calif.,

Dear Mr. Healey:
New York, N. Y.

I have followed your articles in the B. E. with much interest. Surely now you are not going to leave us in the air. Who are the penmen of today? Where do they live? Are there more fine penmen than before? If so, why is it called the "lost writing"? Is adult handwriting poorer or better than twenty-five years ago? Couldn't you find time for one more article on modern penmen? All of our historians come up to and into our own day. I hope you will.

Respectfully, A. C. EVANS.

Who are the 100 best in America?

A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

TALES OF THE MELTING POT

An Amazing Dutchman

Some queer metal flows into the great melting pot which we call America and, out of which we propose to mould American citizens. One of the most amazing of all these citizens is he whose story I will tell you in the next two numbers of the Business Educator. He is still alive and, is just now getting a large amount of newspaper advertising.

There's an island in the North Sea five miles from the Dutch coast. There is a dangerous ledge of rocks off this island on whose jagged edges many a vessel sailing the stormy sea was wrecked. The people who lived on the island had the pleasing custom of stealing all there was left on the vessels and murdering any of the passengers or crew who happened to get on shore in order to conceal the robbery. The king of Holland finally decided to wipe out these island pirates and King William selected a young lawyer to do the job, a man of twenty or thereabouts and the king made him sole boss of the island to do just as he pleased and he cleaned the island up and decided to settle there. There wasn't a tree or a bit of green grass on the island and the young fellow said: "Any place is ugly because, it is not beautiful" and he decided that island should be beautiful and he got the people together and said, "We must have trees," and, they said, "No, trees won't grow here and we have no money." "Well," said the young man, "I will do it myself," and he planted a hundred trees and the natives said the wind and the storms would kill them, and he said, "I will plant some more," and he kept on planting trees and making the island more beautiful. The trees did not wither and die for the salt air of the North Sea made them more rich in beauty as they lived. For the stormy sea is an arm of the Atlantic and birds who flew across suddenly died in hundreds for there was no resting place for them and on the trees of this island the birds found a resting place and in a few years that island was noted for the beauty of the trees and grass and flowers and the multitude of every description of birds that made their homes there.

In a few years so rich was the island with song birds, especially the Nightingale that it had the name of the Island of the Nightingales. Now the young boss of the island got married and had thirteen children, or rather his wife did and he was responsible for them and they were a mighty good lot. Their mother said to them as they went out into the world: "I want each of you to take with you the spirit of your father's work and to make the world a better and more beautiful place because you have lived in it." That is what these children did. One of them, after a while, lost his property through bad judgment and poor investments and he came to America, attracted by the glowing reports of this land of glorious opportunities. He had two children, one six and the other eight. It is the story of this boy of six that I am going to tell you readers of mine. He is an astonishing lad and the lesson of his life should be worth while to beginners as you are, to make the world a little more beautiful and better because you have lived in it.

How would you like to be put in a public school, in a good sized city like Brooklyn, at the age of six, without knowing a word of English. You know there is nothing more cruel than a young American school boy, unless it is a young American school girl. They surrounded these two little Dutch boys and called them Dutchies and rumpled their hair and trod on their toes. The boys stood it for a while and then the youngest pitched in and gave an everlasting walloping to the largest of their tormentors. It was his first lesson in American customs and he kept it up till the girls rather snuggled around him and the boys found out that he was a good fellow to let alone and he soon picked up enough English to know what the teachers were talking about, but he didn't like the style of writing. Zaner and Palmer had not begun yet. They gave him the old Spencerian style, long out of date and the young Dutchman did not like it and would not do it. The teacher tried to make him do it but he wouldn't. Stubborn as a mule. You know the Dutch are a stubborn race, if you don't believe it read "The Rise of the Dutch Republic," and see how that little country carried on a terrible war with Spain for 30 years, let in the ocean on their own country to drive out the Spaniards but finally got there.

The principal called the boy in and gave him a licking. That didn't improve his penmanship. Finally the father went around and saw the principal and told him that the boy objected to the unnecessary flourishes and that he thought the boy was right, and the principal being a man of common sense thought so too, and they adopted a simpler style, not so simple as we get now from Zaner, but a great improvement over the flourished style of old Father Spencer.

But things were going hard with the family brought up in luxury and wealth. The mother knew very little about housework and the father had to work for very small pay. The two boys, little fellows, pitched in and helped their mother to do the housework. They could make beds, sweep the floors, and I presume they could cook, though anybody had to be pretty hungry to eat it.

The younger of these two boys had a good deal more drive to him than the older. He must have inherited much of the iron of his grandfather and he looked out for a job. The first one he could get was with a baker at fifty cents a week. He went in every afternoon after school, cleaned up the windows and helped about the store. The baker wanted him Saturdays but he said: "No, he couldn't work Saturdays. "Want to go to the ball game, eh?" said the baker, and he let it go at that, but what he really did was to go over to the junction where the cars from Coney Island, horse cars, stopped

(Continued on page 24)

H. W. FLICKINGER

A man of sterling character; a man for young and old to look up to as an ideal; a penman whose handwriting embodies melody, rhythm and harmony; and one whose words and acts impress you as being a Christian gentleman,—this is what H. W. Flickinger means to me. All who have known him personally, and who have studied penmanship under him, must have been impressed with his sincerity and inspired by his skill and ability as a penman and teacher.

Littleton, Mass. C. E. DONER.

H. W. FLICKINGER

His beautiful penmanship has been a constant source of inspiration to me ever since boyhood. A specimen of his writing which came to me on an envelope enclosing a school catalogue, was the first really good writing I had seen. This, together with the engraved sepcimens in the booklet, so impressed me that I decided at once to take up the study of penmanship.

Later, as a student at Peirce School under Professor Collins, I had an opportunity to study those wonderful examples of Mr. Flickinger's matchless skill which graced the walls of office and classroom. Those magnificent pieces of writing, lettering and flourishing are still here to inspire teacher and student.

Since I have entered upon the teaching of writing, I have studied a great deal of Mr. Flickinger's best kor, both original and engraved; and the more I see of it, the more my admiration grows. One author has said, "The magnificent penmanship of Mr. Flickinger is so eloquent in itself as to render admiring comment unnecessary." And what could one add to the estimate of Lyman P. Spencer, who in referring to some of Mr. Flickinger's work wrote, "It bears the same stamp of perfectness, of being done just right, that marks everything that comes fom his hand."

I have known Mr. Flickinger for nearly twenty years. His cultured dignity and his unassuming way, impress all who come in contact with him. True to the highest ideals of life, his sterling qualities of character make him admired most by those who know him best.

Peirce School, Philadelphia, Pa. M. J. RYAN.

Teaching the Primary Child to Write

BY FRANK N. FREEMAN
Professor of Educational Psychology, University of Chicago

The problem of teaching writing in the primary grades has recently been given a great deal of thought. The customary methods of teaching have been most at fault in the case of the instruction of primary children. This lack of adaptation has brought about, in some places, a very radical reorganization in the methods of instruction, in order to bring them into harmony with the general facts of child nature. In some cases the new methods have been worked out by trained writing supervisors, and in some cases by persons who had not previously had technical training in handwriting, but in all cases a large part of the traditional methods has been thrown overboard. What are the chief facts concerning the child's mental and physical nature upon which a sound method of teaching writing must be based, and which have to a large extent been neglected?

1. **A person acts most vigorously and efficiently when he is aiming at a clearly defined objective.** "Cannonball" Baker says that he attains his remarkable speed in cross country driving by fixing his attention on some definite point well ahead of him and then setting himself to reach that point. Too much handwriting practice has been aimless.

2. **The child particularly works most enthusiastically when driving directly at his objective.** He has difficulty in seeing a connection between something he may be doing now and the result which will come a week, a month, or a year from now. Hence teachers of every subject are giving more and more practice in real performance and less and less on formal exercises.

3. **In acquiring acts of skill one usually learns faster by thinking about the result to be accomplished by his movement than about the movement itself.** The expert does not even know exactly how he makes his movements. Baseball pitchers have been astonished at motion pictures of their own delivery. With some exceptions, thinking about the movement does more harm than good.

4. **The child enjoys doing a thing particularly well when others are doing the same thing.** When others are working toward the same purpose the attainment of that purpose seems more worth while than when we work alone. The first principle alone might seem to argue for individual instruction. This principle indicates the desirability of group instruction.

DR. FRANK N. FREEMAN

Besides these general principles there are several which apply particularly to primary children.

1. **To the primary child most of what he does has dramatic or make-believe meaning.** A stick is a horse, a chair is a house, the doll or the toy soldier are almost as real as human playmates. How unsuited to such a little dramatist are the purely formal drills we often impose upon him!

2. **The young child has poor control of his movements.** While some of his native movements are rapid, new acts of any complexity are slow. Besides this his movements are unsteady and inaccurate. Partly because of his poor control, the child fatigues quickly when he practices a new art. When fatigued he quickly loses interest. Therefore it is very important that we set our standards to suit his capacity.

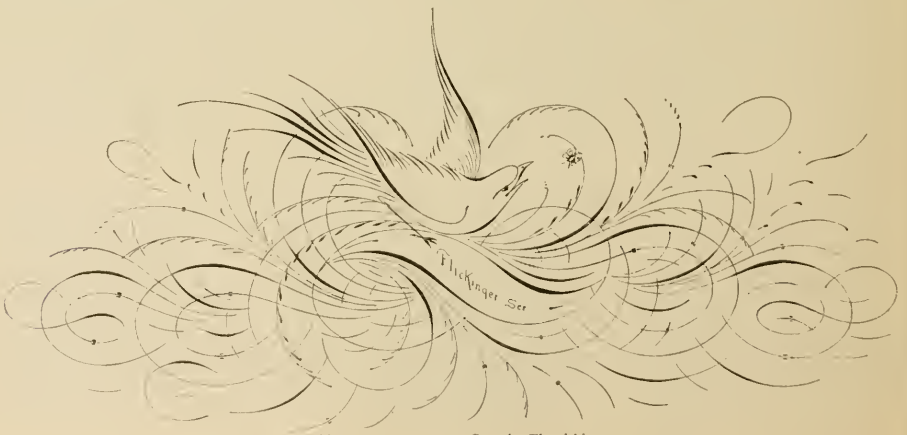
I have attempted to select the most important basic facts and the ones which are most often lost sight of in teaching writing to beginners. They are very plain, and almost self-evident, once they are stated. In the next article I shall undertake to show how they are being worked out in practice.

H. W. FLICKINGER

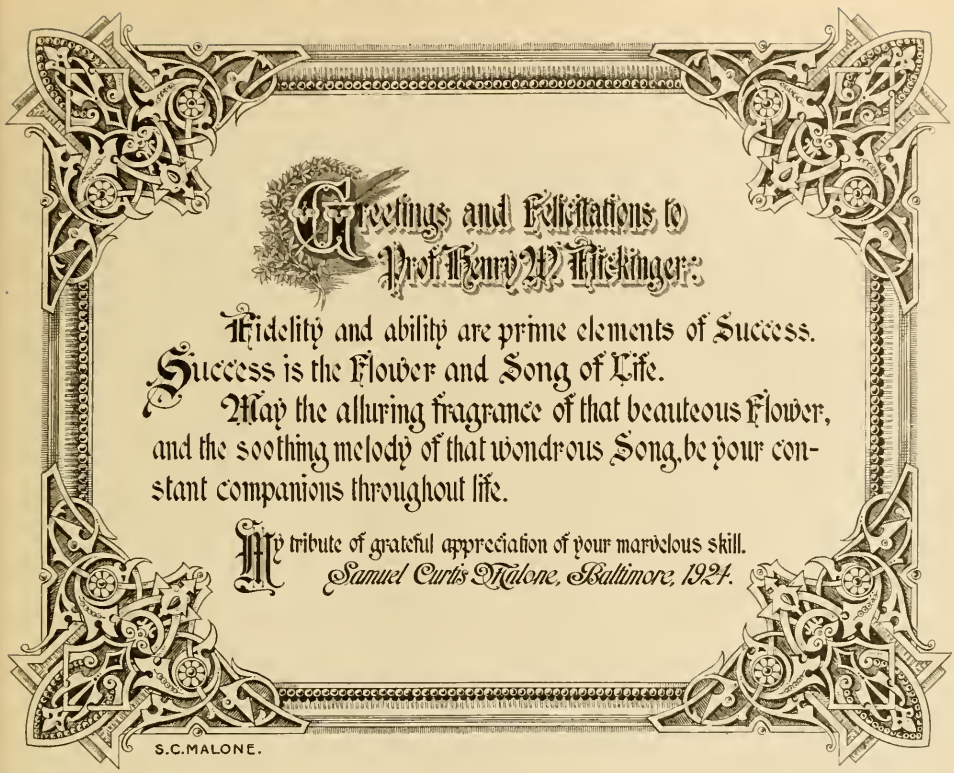
H. W. Flickinger has always been an outsanding figure in our profession and is known the world over as the finest script writer in the world. He is also one of the most beloved members of our profession and fully deserves a full volume of comments concerning his work, together with a number of his finest pieces of pen work, many of which have never been published.

Yes, go ahead and publish such a Flickinger number. It will do the entire profession a lot of good and stimulate the younger set of ink workers to reach for perfection in good penmanship. Judging from the unrest among business men concerning good, substantial penmanship it is evident that we must return to the fundamentals of good writing, instead of wasting time on the shapeless style of writing which is but little more than scribbling, and which has become a menace to the accountant's department.

St. Louis, Mo. H. B. LEHMAN.



By H. W. Flickinger A Gem in Flourishing.



When one famous engrossing artist expresses his appreciation of another by preparing a design specially for that purpose, something fine may be expected. This is what Mr. Malone did in felicitating Mr. Flickinger, and the above is the result.

Miss Nettie E. Long, supervisor of handwriting in the East Chicago, Ind., Public Schools sent us quite a lot of very fine specimens from her pupils, showing that East Chicago is keeping right up in the front ranks in penmanship work.

Los Angeles, Calif., Junior High Schools are pushing to the front in penmanship work. Few cities in the country are succeeding in developing as many high classed business writers as this city. They have a very strong corps of penmanship teachers. The following is a list of some of the teachers from whom we have received packages of very fine specimens: Miss Evelyn Mosher, McKinley Junior High School; Lucy P. Mitchell, John Adams Junior High School; J. May Bailiff, John Muir Junior High School; and Grace E. Tower, Hollenbeck Junior High School.

Anna E. Duffalo, Penmanship Instructor, North Central High School, Spokane, Washington, recently sent in a fine lot of specimens to be examined for certificates. Seventy-one of the ninety-three sent in were granted certificates.

H. W. FLICKINGER

I became acquainted with Mr. Flickinger before 1870. The friendship has grown with years and he is highly cherished by me. His beautiful work is well known, and is of the finest class. Few can equal it.

He is honest, truthful, brave and a gentleman, altogether a most lovable character.

The Union League, Philadelphia, Pa. J. E. SOULE,

Miss Ida O. Celeen, Supervisor of Writing, Public Schools, Glendale, Calif., recently sent in thirteen specimens from teachers taking work in her special training class, nine of which have been granted our Teachers' Certificate, the others are very close to the standard and will have their work up soon. Miss Celeen writes a very good business hand herself, and is securing some mighty fine results in penmanship.

E. H. Smith of Chicago has been employed to take charge of the commercial work in the Colorado State Teachers College, Greeley, during the absence of Prof. A. O. Colvin, who is on leave for a year.

H. W. FLICKINGER

I have thought that nothing in the line of art work could be called perfect, but if we take the Spencerian Penmanship, so poular thirty to fifty years ago, and accept that as a standard of perfection, then we can truly say that Mr. Flickinger's wonderful script work is perfect. Sometimes when I have examined his masterpieces of penmanship, I have thought they even went a little ahead of engraving, for they seemed to possess all the accuracy with more grace and freedom; for there is sometimes a little stiffness about engraving in the effort of the engravers to get absolute perfection.

As an all-round penman, I have always regarded Mr. Flickinger as the foremost in clean cut accurate work.

Above all, it should be said that as a man Mr. Flickinger is respected by all. He is a real Christian gentleman who lives up to his religious belief.

My best wishes are that he has yet many good years before him.

Brooklyn, New York W. E. DENNIS.

The Ways and Means of Speech

By CARL MARSHALL

The Subordinate Groups and Their Grammar

After the structural variations of nouns, pronouns and verbs have been disposed of, there is not much left of English Grammar, properly so called. Prepositions, conjunctions and interjections are quite without modifying inflections, although there are many pitfalls in the matter of their proper use. In the avoidance of these, the dictionary is a better help than the grammar book. The inflections of the adjectives and adverbs, however, deserve some attention. In most foreign tongues, the form of the adjective varies with the gender of the substantive it modifies, and curiously and illogically enough, this gender requirement usually has not the least relation to the physical fact of sex in the object represented by the substantive. The nouns that stand for things like doors or windows or birds or clouds or railroad trains are indiscriminately masculine or feminine, and the modifying adjectives have to match them accordingly. Sad indeed is the state of that student who seeks any reason in either nature or grammar for these distinctions. The perplexing vocables are either masculine or feminine, as Topsy would say, "jest becaze they is." For a richly humorous discussion of this subject, the reader is commended to Mark Twain's famous "Lecture on the German Language."

Happily, our modern English is well rid of this exasperating complication that still adheres so persistently to its parent tongues, the German and the French. When an English noun is either masculine or feminine, there is always a reason in nature for the fact, moreover, our adjectives do not draw the sex line; our boys as well as our girls being **good,** whereas, in France, a good boy is **unbon garcon** but a good girl is **une bonne fille.** One might learn to acquire these distinctions in the case of such pairs, as girl and boy, man and woman, king and queen, etc., but suppose, as is actually the case in French and German, that we had to apply them correctly to some thousands of words that are entirely "sexless"! We might painfully learn, for instance, that a wheelbarrow is masculine, while a spinning-wheel is feminine, or possibly, worse still, in the perverse logic of the continental languages, the wheelbarrow might turn out to be feminine, and the housewifely appliance masculine! The English-speaking student has often vainly wondered how the people who use these "over-sexed" tongues manage to keep all these masculine and feminine nouns and adjectives in proper order. No doubt, the child draws them in "with his mother's milk" so to speak, just as happens in the case of the many idiosyncrasies of our own speech. Language, is mostly learned in our youth, as birds learn their songs in the mother-nest. If care were taken to use pure English in every home, we should not need many grammar-books.

The inflections of our adjectives and adverbs have to do solely with the property known as Comparison. Of this, there are three forms: first, the Positive, in which the root, or uninflected form of the word is used, and without the idea of comparison, as **good, bad, large, small,** etc.; second, the Comparative, expressive of a higher degree of quality for one of two objects, as **better, worse, larger, smaller,** etc.; third, the Superlative, expressive of the highest degree of quality of one of several objects, as, **best, worst, largest, smallest, etc.** The grammar of Comparison is the same for both adjectives and adverbs.

Three means are used for expressing comparatives and superlatives: first, by affixing the syllables, **er** or **est** to the postive form; second, by using the adverbs **more,** or **most, less** or **least,** as modifiers of the positive; third, by the use of different words, as **good, better, best; some, more, most.** Regular comparison, that is, the use of **er** and **est,** is employed mostly in words of one or two syllables, but many accredited writers, notably, Carlyle and Ruskin, and other masters of rugged English, use these inflections with words of three or even more syllables, such words as beautifuler, profitablest, trust-worthier, etc. being frequent with them. It is mainly a matter of euphony, with good taste as the arbiter.

In the matter of comparison, there are two or three pitfalls into which the unwary may tumble. Of these, the one most frequently met with, is the use of the superlative in the comparison of but two objects. Plenty of rather well-educated people will say: "He is the best man of the two," instead of "He is the better man of the two." Another obvious error consists in using terms of comparison in the case of adjectives that express absolute quality and therefore, do not admit of comparison. Thus a thing that is round cannot be "rounder," and if two things are equal, two other things cannot be "more equal." Logic as well as accuracy require us to say, "more nearly round," or "more nearly equal." Another frequent lapse from accuracy among careless writers or speakers, is the making of such illogical comparisons as, "Among all his classmate, Frank is the brightest." **Frank** is not "among all his classmates." A magazine observes: "Wilson was more cautious as well as more daring than any of our presidents." As Mr. Wilson is himself included in the phrase, "any of our presidents" the expression is equivalent to asserting that he was more cautious and daring **than himself!**

More frequent as well as more serious errors in connection with adjectives and adverbs, consist in the misuse of the one part of speech for the other. Those whose lives have been unvexed of grammar, are prone to make their adjectives do the work of adverbs and say that the boy "writes good," or that the girl "sings beautiful," or that the pie is "real good." On the other hand, those who have a little (but not enough) of grammar, are likely to even things up by giving to adverbs the jobs that rightly belong to adjectives. Thus, Bill the hostler, will remark correctly, "A man should look pleasant even if he does feel bad," whereas Miss Gladys, just back from school where they are "careful of their English," is likely to say: "We should look pleasantly even though we feel badly." Likewise, Bill will say, "The soup tastes good" and be right, while Miss Gladys will say, "The soup tastes well (or, perhaps, "excellently") and be elegantly wrong. In these and similar cases, we must remember that the word to follow the verb may be needed either to qualify the subject noun, or tell how something is done. In the sentence, "The soup tastes good," it is clear that we want a word to tell about the soup. We are not interested in how the tasting was done. So we might say, "The man looks careful" (that is, seems or appears careful) or "He looks carefully," if we would tell how the looking was done. And the King of the Cannibal Islands might say, "The missionary tastes good," if pleased with the way he was served up, or "tastes well" provided he were skilled as a "taster." As a matter of fact, I once heard an Englishman who was an expert tea-taster in the China trade, remark of his brother who was in the same business, "If anything, Albert tastes better than I do," and the cannibalistic flavor of the observation missed me entirely. But we should not say "the pie tastes well," Gladys, for it simply can't.

H. W. FLICKINGER

I very much like the suggestion contained in your letter that the Educator get out a special H. W. Flickinger Appreciation Number. I think few men now living stand in the relation to that part of the public which appreciates good penmanship that Mr. Flickinger occupies. He has been for decades one of a select group of master penmen, and, at the same time, a modest, courteous gentleman of noble spirit. He has come to the twilight hours of Life's little day with the tender affection of all who know him personally and with the admiration of all who have known his skill and who may not have had the good fortune to be personally acquainted with him. I look upon my own years of friendship with this distinguished leader as among the precious possessions granted to me as one of the rewards of work in the commercial teaching field and activity in the conventions of our various teachers' associations.

Beverly, Mass.

E. E. GAYLORD.

NATIONAL ASSOCIATION OF PENMANSHIP SUPERVISORS

H. C. Walker, Pres., St. Louis, Mo.
Sara K. Munn, Vice President, Rock Island, Ill.
E. G. Miller, Secy. and Treas., Pittsburgh, Pa.

Hotel Warwick, St. Louis, Mo., April 23, 24 and 25, 1924

ASSOCIATION NOTES

Miss Cornelia Koch supervisor in Evansville, Ind., has induced all of her principals to join the Association as honorary members. She has started something that should result in a large increase in our membership. Her description of how she did it is as follows: "I have two more schools to hear from and then Evansville will be 100% belonging to the N. A. P. S. Each school has a fund gotten through entertainments, etc., to pay for incidentals that may arise. The Writing Department seldom appeals for anything, but when it does, there is a ready response. In some buildings the Parent-Teacher Association furnished the money, believing that everything educational should be supported."

Mr. Walker is sending out two hundred appeals to schools in the vicinity of St. Louis for membership in the Association. Supervisors who wish ful information concerning the plan of enlisting, and material with which to work should write to Mr. H. C. Walker, 316 N. Taylor Ave., Kirkwood, Mo.

The membership is increasing at quite a pleasing rate. Remember, our goal is TWO HUNDRED members by May first.

Miss Alice E. Benbow of Trenton, N. J., and Mr. W. P. Steinhaeuser of Fort Deposit, Md., have written that they expect to attend the meeting. "Some interest."

Dr. Frank N. Freeman of Chicago, who is to be the principal guest and speaker of the meeting, has written that he may enter into the discussion on primary methods, which follows his lecture.

Mr. H. E. Wilson of Sioux City, Ia., ments to attend the April Meeting. has written that he is making arrange- Mr. Wilson is right up to date in penmanship matters.

Mr. A. G. Skeeles of Columbus, O., and Mr. Tom Sawyier of Indianapolis, Ind., will show moving picture films of writing movement at the Convention.

Those who expect to attend the Meeting should write to the management of the Warwick Hotel, Fifteenth and Locust Sts., St. Louis for reservations. The rates are $2.50 a day (single) up. The manager requests that as far as possible two persons occupy a room. There are a number of rooms at $4.50 a day for two persons.

Mr. Geo. H. Johnson, director of tests and measurements, St. Louis Schools, and Mr. H. H. Ryan, principal Bon Blewett Junior High School will talk on measurements in the evening of the first day of the Convention. Inasmuch as a survey of the writing of the entire St. Louis school system has just been made, Mr. Johnson's talk and graphs should he of special interest.

A complete report of the St. Louis Meeting, giving the principal addresses, discussions, and notes of interest will be ready for delivery soon after the Meeting. The price will be 50 cents, except to members. The one dollar membership fee includes a copy of the report. Those who wish to order the report in advance should write to Mr. E. G. Miller, Room 728 Fulton Bldg., Pittsburgh, Pa.

The program at the Banquet will consist of a social hour and a business hour. In the social part of the program the members will talk briefly on "How I came to Enter the Penmanship Profession," and in the business part there will be an open discussion of Mr. Freeman's talk, and of other topics of interest.

One of the finest things a supervisor can do is to leave his work once and a while to "check up" with others. Ideas concerning penmanship are changing to conform to the progress of other subjects. You can't afford to be a back number. In a few years the money you would spend to come to the St. Louis Meeting will be gone, but the impressions received at the Meeting will never leave you.

One may think he is deeply rooted in the soil, when he is only STUCK IN THE MUD. Meet us at St. Louis.

The Warwick Hotel is within walking distance of the Union Station. Walk four blocks north on Eighteenth Street, and three block east on Locust. Be sure to make reservation as soon as possible.

H. W. FLICKINGER

I am most heartily in accord with the idea of an Appreciation Number dedicated to H. W. Flickinger.

Shortly after I came to Philadelphia it was my pleasure to receive a call at my studio from none other than this fine man of the profession. I won't say "old" for he has never impressed me with any evidences of age. About once a year since that first meeting he honors me with a call and one of the most enjoyable evenings ever spent was at his home looking over specimens of Penmanship and Pen Work.

Mr. Flickinger is most highly respected and esteemed by the writer. He is always enjoyable and sympathetic, quiet, dignified and unassuming.

Soule-Strickland Engrossing Studio
Philadelphia, Pa.

H. W. STRICKLAND.

1889-90.

By H. W. Flickinger

This script was prepared by Mr. Flickinger for use as a catalog title while he was connected with Prickett College. The catalog contains sveral other pieces of Mr. Flickinger's penmanship, and although it is now more than thirty-five years old, copies of it are being carefully preserved on account of these fine specimens.

H. W. FLICKINGER

Every fine penman in the last thirty or forty years has been benefited directly or indirectly by the rare skill and personality of Mr. H. W. Flickinger.

He is one who has added dignity to the profession of penmanship.

C. G. PRICE.

Packard Commercial School, New York City.

H. W. FLICKINGER

Perhaps no other name among all the members of our fraternity is held in greater esteem than that of H. W. Flickinger. Any one of us might truly say, "Here is a man" with all that statement implies.

It has always been an inspiration to me to get a letter from either Flickinger, Root, or Lyman P. Spencer, whom I consider a trio of the best among American penmen in their day. I am sure every one who by chance reads these words will join me in warmest salutations and best wishes for a long and continued period of genuine happiness to H. W. Flickinger.

Portland, Maine H. W. SHAYLOR.

BEACON LIGHTS OF PENMANSHIP

(Continued from page 16)

consider a position as an assistant teacher. This recognition only served to spur him to greater effort and within a few months he was duly installed as an assistant to George F. Davis, then principal of the Penmanship Department.

Mr. Flickinger continued as an instructor until the summer of 1867, when he returned to Philadelphia to teach in Crittenden Commercial College where he served for two years.

On December 23, 1869, he married Miss Martha Milligan.

The following two years Mr. Flickinger was engaged with the Spencer Brothers in revising the Spencerian System of Penmanship. In 1871 he joined the faculty of Peirce School, and was connected with this institution for two years when his health failed and he was compelled to go to the woods of northern Michigan for rest and restoration.

In 1875, Mr. Flickinger was signally honored by being invited to come to Washington, D. C., to collaborate with the Spencer Brothers in preparing a mammoth Penmanship Exhibit for the Centennial Exhibition to be held in Fairmont Park, Philadelphia, in 1876. After this work was finished Mr. Flickinger returned to Philadelphia, and was connected with the Prickett College of Commerce until 1893.

On January 22, 1886, Mr. Flickinger's first wife died. There was one son, Ralph H., born to this union. His son has been for many years connected in a very responsible way with the Baldwin Locomotive Works.

On June 27, 1888, Mr. Flickinger married Miss Anna Margaret Caldwell, who was to walk by his side for twenty years when she too was called to her eternal home.

The year 1888 witnessed the appearance of the "Barnes System of Penmanship" of which Mr. Flickinger was the author. In 1891 he produced "One Hundred Writing Lessons," generally considered by the penman of the time as the finest compendium of writing ever published in this country. In 1903, he prepared a series of copy books for the Berry Publishing Company, of Chicago, Ill. At this time the "Penman's Art Journal" of New York, published "Flickinger's Alphabets"

During the past twenty years Mr. Flickinger has been engaged in teaching writing in some of the select private schools of Philadelphia, such as "Temple College," "The Friends' Central School," and the "Catholic High School," where he is now employed.

The writer often wonders if the youth who are so fortunate as to be in his classes at the present time really appreciate the fact that they are literally sitting at the feet of one of the greatest writing masters of American history!

A few minutes journey by suburban train out of Penn. station, Philadelphia, brings one to the beautiful village of Glenolden. Here Mr. Flickinger resides at the home of his son; here he is surrounded by everything that makes for joy and happiness in this life —a loving family, thoughtful friends and absence of care and worry. He enjoys unusually good health for a man of his years. Much of his time is spent in writing religious hymns, several of which have been published in church manuals. Here also he reads his Tennyson, whose "Crossing the Bar" is possibly Mr. Flickinger's favorite poem. His heart reacts sympathetically to the closing stanza of that beautiful composition:—

"For though from out our bourne of Time and Place
The flood may bear me far,
I hope to see my Pilot face to face
When I have crossed the bar."

A signature that has been a model for study and imitation by practically every aspiring penman for several decades.

H. W. FLICKINGER

To publish an issue of The Business Educator devoted to Mr. H. W. Flickinger is indeed a splendid idea. Of those who possess such unusual skill, our blessed and beloved friend Flickinger is about the only one of the older generation who still lives. When he is gone, his memory, his devotion to the profession, as well as his superior skill, will long remain with us.

I am more than happy to have you pay this tribute to Mr. Flickinger. His wonderful ability, his charming manner and lovable personality have been an inspiration to me for the past thirty years. I have found joy in my calling, and words are inadequate to express my appreciation of this splendid man and what his life exemplifies in our profession.

Rider College, Trenton, N. J. F. B. MOORE.

Miss Ethel M. Weatherby who's portrait appears herewith has just been promoted to the position of Supervisor of Penmanship in one of the four districts of the public schools of Camden, N. J.

Miss Weatherby was a student in the Zanerian College during 1914, and in the fall of 1915 she secured a position as penmanship teacher in the Camden public schools, and was assigned to the Cramer School.

Due to Miss Weatherby's enthusiasm and teaching ability, the handwriting of the Cramer School has progressed very rapidly in the past few years until a large percentage of the pupils in the departmental class are holders of Zaner Method Certificates.

Miss Weatherby has an attractive personality, is well educated, has traveled extensively both in this country and abroad. She well deserves the promotion which has just been given her. The Zanerian College and the Business Educator join in wishing Miss Weatherby continued success in her work.

Miss Irene Nathanson, Santa Rosa, California, whose students recently won fifty-two certificates in penmanship, expresses her appreciation as follows: "I find that your certificates help beyond measure toward creating interest and enthusiasm."

G. C. Phillips, penmanship teacher in Merrill Business College, Stanford, Conn., reports good progress in his penmanship classes and that his pupils are taking a real interest in the Educator.

By H. W. Flickinger

The quantity of high grade pen work Mr. Flickinger has executed seems incredible. And it seems that no matter whether he received nothing or $1,000.00 for a piece of work, he always did his best. Painstaking perfection, regardless of price, is a Flickinger characteristic. This design of flourishing and lettering makes a strong appeal to the imagination of penmanship students.

JAY TRUITT

This article is based on information secured from Mr. Truitt.

After graduating from high school Mr. Truitt taught public school in Maryland four years. Then he took a Teachers' Normal Training Course at Central Normal College, Danville, Ind., where he got his first penmanship lesson under A. M. Wagner. Then he taught school in the regular army and was transferred to Vancouver, Wash., where he continued teaching in the Army Post School for one winter. Following this he entered Portland Business College where he took a special course in penmanship under J. A. Wesco. After leaving Portland he accepted a position in Aydelotte's Business College, Oakland, Calif., doing pen work during spare time. He then secured a position in the Emporium Department Store, San Francisco, doing pen work for two years and teaching penmanship in the Calif. Business College. Here he organized and incorporated the Western Business University which he later sold. Then he went to Fresno and bought two business colleges and consolidated them. After selling this school he returned East to Penna. and became a bookkeeper for a large steel company, resigning six months later and going to N. Y. to do pen work. The following year he returned to Phila. and secured a position in Gimble Brothers Department Store, doing pen work. Later he went into the merchandise business on his own account, building up three stores, when the panic came. Later he went to Washington, D. C., rented a large vacant store on Penna. Avenue, filled it up with penmanship, and put a table and chair in the middle of the floor at which everyone laughed. This was a daring move, but crowds stood around and discussed penmanship.

JAY TRUITT

Naturally the place attracted attention and curiosity. It became very popular, and successful but on account of sickness of his father he was compelled to close the store and care for him until his death. Following this he accepted a position with the Gimble Brothers Department Store as floor manager. Rejecting a similar position in the Wannamaker's Department Store, he became a salesman for the Cyclopedia Britanica. After some experience with this company he resigned and went back to department store work in Savannah, Jacksonville, Palm Beach and Miami, Fla. In Miami he organized and ran for one winter Liberty College of Commerce. Selling this school he went to Tampa, Fla., and became manager of the American Business College where he developed his system of typewriting and penmanship. He then returned to Calif. On his way he wrote cards and did pen work. In Birmingham he states that he made $700 in three months, in Atlanta $400 in thirty days, and in Houston, Texas, he turned out $200 worth of cards in five days. His highest day was $50. His best record in speed was ten dozen in twenty minutes. Mr. Truitt is evidently a very speedy writer. He states that he has written over one million cards besides doing other pen work; has made over twenty thousand dollars; has done work for the Government Departments, Senators, Congressmen and Public Officials, as well as the elite society of New York, Phila., etc. He writes over one hundred different styles at prices from 50c to $10.00 a dozen.

H. W. FLICKINGER

It was the custom many years ago among young penmen to write letters to other penmen inviting an exchange of specimens. They were usually rewarded with a splendidly written letter which went into their scrap book for admiration and imitation. I think it was in this way I first became acquainted with Mr. H. W. Flickinger, and his letters became a splendid inspiration to me. They fired my ambition to reach the highest standard of the then perfect models. No amount of time consumed in practice was ever considered labor. Every letter was "a gem of purest ray serene," and there seemed to be a desire of the writer to convince me that he had a reserve store of skill that he had scarcely touched as yet.

Since I have had the pleasure of knowing Mr. Flickinger personally, I have learned to understand the secret of the influence through his writing that impelled me on and on in my endeavor to excel; it is his personality. With a nature full of love of the beautiful in life, his influence is ever inspiring.

New York City, N. Y. MORGAN J. GOLDSMITH.

A LITTLE OF EVERYTHING

(Continued from page 17)

to water their horses. He noticed that the conductors went into the grocery store to get a drink of water, so he got a tin pail, three or four dippers, filled the pail with ice water, sold it for one cent a drink. Found quite a lot of business for it was a long ride down to Coney Island and in hot weather most everybody was dry. Afterwards he got up to lemonade at three cents a glass and then by and by the boy got a job as a reporter. He wasn't more than twelve or fourteen.

One night he went to a party of young people and he decided that the girl who gave the party would like to see her name in print, so he got a list of the names of all present at that party and took it with a little account of the party to the city editor of "The Brooklyn Eagle" saying that everybody who was there would buy a paper and the editor caught on at once and offered him three dollars a copy for such reports. It was his first money as a reporter but not his last.

This boy went to Sunday school of the Methodist Church, Brooklyn, and the boy found out that the superintendent was with the publishing house of Harper Brothers and he thought it would be wonderful to be one of the workers with a publisher of books, magazines, and papers. In the meantime, the boy had taken up a newspaper route and so reported the little events around his part of the city.

Finally his father got a job and it was with the Western Union Telegraph Company and he begged his father to get him a job as office boy there and let him get the rest of the education himself. The parents didn't like to do it but he begged so hard that at thirteen he left school and became office boy in the Western Union Telegraph Company at $6.25 a week. The boy knew that he didn't have education enough, so after he got through with his work he went to the night school of the Y. M. C. A. and took up shorthand, and then to one of the business colleges. And he soon got so he could take it much faster than he could write in long hand. And by and by a slim little man used to come in and dictate letters to him because his writing was so good that he could read his transcripts easily. The man signed his name to these letters Jay Gould, and he told this young fellow, you had better come in with us and be a Wall Street man. You will make a lot more money at it than you will at the kind of stuff you are fooling around with. But it didn't appeal to the boy, somehow he didn't like the smell of Wall Street. And about that time he began making a wonderful collection of autograph letters. He saw in an encyclopedia that James A. Garfield who was then running for President had been a mule driver on the Erie Canal, and he wrote to Garfield and asked him if that story was true. Garfield was a good fellow and when he got this letter from the boy who told him he wanted to know because he thought there might be a chance for him to do something. He sat down and wrote him all about it, and the idea stuck in the head of this young fellow that he could find out a lot about big men. He wrote to a lot of them and told them why he was interested and he got a surprising lot of answers.

Tennyson wrote him a verse of one of his poems. And one day he heard that General Grant was in town and he went over to the Fifth Avenue Hotel and asked to see General Grant. Now, Grant was just the plainest kind of a fellow outside of his uniform, and he liked the looks of this young squarehead. Mrs. Grant was there and it was about dinner time and they asked him to come in to dinner. And before they got through with it Grant drew him a plan of how he penned Lee at Appomattox, and they swapped photographs. The young fellow gave Grant one of his that he had just taken and he got one of Grant's. Then he did the cheekiest thing I ever heard of. He went over to Doctor Holbrook's sanatorium where he had read a few days before that Mrs. Abraham Lincoln had arrived in New York and was at the Doctor's. He butted in, how he got by the nurses I don't know but in less than half an hour from the time he had been talking to General Grant he was sitting at the bedside of Mrs. Lincoln showing her Grant's photograph, just presented to him and he came away with her autograph. It is a wonder some of the attendants didn't knock him on the head, but they did not and as if that was not enough as he was coming back on a Broadway stage he saw that Jeff Davis the late President of the Southern Confederacy, was in New York stopping at the Metropolitan Hotel. He hopped up and when he got there he went in and interviewed old Jeff. Jeff Davis was a courtly

(Continued on page 30)

A dainty flourish by H. W. Flickinger.

DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Scrolling and Tinting

Artistic engrossing and certain kinds of advertising call for decorative borders, end-pieces, initials, etc. However, taste and judgment must be exercised in order not to over do the matter of decoration. Many styles of ornament are based on plant life, and the copy of this lesson is an artificial rendition of the acanthus leaf; a plant of many varities that grows wild in Southern Europe. The naturalistic plant forms are changed to embody symmetry and greater regularity for decorative purposes.

First make a very rough sketch of scroll, about twice the size of the copy, aiming for balance, symmetry and values in the completed pencil drawing. Use a 4H pencil which will make a fine clean line for the detail drawing. Bristol board, two or three ply thickness, kid finish, is quite satisfactory. Zanerian ink, and a Gillott No. 170 pen will complete the necessary outfit for this piece of work. Remember that each line has a part in the general effect, therefore, care and judgment are important factors in the attainment of the most satisfactory results. Note the color values carefully. Thicken the lines for the darker tones. The upper part of scroll work is left in outline to show the contrast between this part of the scroll work and that with color values developed. This scroll is suited for borders, panels, etc., on engrossed resolutions and for advertising designs. By observing the ads in the different magazines you will see the practical uses of decorative scroll work. Memorize the characteristics of this style and you will be able to adopt it to various purposes where artistic display is permissible.

Free Hand Tinting

It requires considerable study and practice to produce color values with evenness and gradation of tones by using parallel lines of various thickness and spacing. See copy.

SOME LONGER, SOME LARGER, but NONE BETTER.
PRICES RIGHT, but adjustment, quality and workmanship always the first consideration. Prices on request.
R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

EDWARD C. MILLS
Script Specialist
P. O. Drawer 982 ROCHESTER, N. Y.
The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

H. W. FLICKINGER

I think you deserve to be congratulated in deciding to publish a number of your journal as a tribute to our good friend Flickinger.

It is my privilege to know this modest gentleman who has been the inspiration of so many young men.

Probably no one is held in higher esteem by the members of the penmanship teaching profession than this unassuming man who certainly established himself as the finest penman of his time.

Evanston, Ill. RENE GUILLARD.

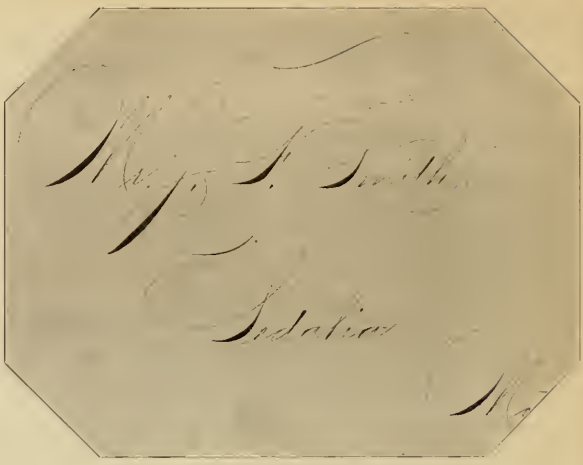
OBERLIN BUSINESS COLLEGE OPENS SUMMER NORMAL JUNE 16

The Oberlin Business College has attained a place as one of the leading schools of business training in the entire country. It was the first business college in Ohio to be accredited by the State Department of Public Intruction. Offers two year Commercial Teachers' Course leading to state certificate. Many of the leading commercial teachers of the country made their preparation at Oberlin. Summer Normal of eight weeks will begin June 16, 1924. Students wishing to take the two year course may enter June 16, and commercial teachers working for credits for state certificate should enter at that time. Full information upon request. Adv.

Teachers Professional College, Washington, D. C., is allowing each student credit for one High School unit who gets his penmanship work up to our High School Certificate standard. They believe that writing is essential to success and they state that they know of no unit in the entire high school course that will be worth as much to a student in life.

We believe this is a step in the right direction.

F. J. Myles, A. B., supervisor of writing and drawing Nashville, Tenn., Public Schools, has a special class in penmanship at Pearl High School. Eighteen of his pupils who have won Zaner Method High School Certificates are now working for higher certificates.



By H. W. Flickinger

Undoubtedly the above envelope superscription by Mr. Flickinger does not represent his most careful work; yet the accuracy shown is really wonderful. Notice the two capital M's. Could two letters be made more nearly alike, except that one was intentionally made smaller than the other? The J and the F could not have been made better to fit their places in the signature.. No one has ever excelled Mr. Flickinger in making the top finishing stroke like that in the F shown above. Part of it was lost in engraving, but notice the fine balance and symmetry.

Then take special notice of the shading in the two S's. The control necessary to make two shades so nearly alike could hardly be excelled.

Mr. Flickinger used the whole arm movement in executing the capitals shown above; in fact, he used the whole arm movement in executing all large capitals of ornamental style. These capitals were some larger in the original specimen, the engraving being reduction of about one-third.

Most penmen today retouch the small letters when they do fine work, but these were not retouched in the least. Mr. Flickinger is one of the few who has reached the highest degree of excellence thus far attained in ornamental penmanship, as far as beauty and originality of form are concerned.

Students of penmanship should make a careful study of his work whenever they have the opportunity. On account of a lame thumb he was compelled to cease executing fine penmanship some years ago, and for that reason his work is now very scarce.

H. W. FLICKINGER

The H. W. Flickinger Appreciation Number is certainly a fine plan to bring his superior work before this generation of true lovers of penmanship.

He is regarded as one of America's Greatest Penmen. His work stands before us as a tower of strength and inspiration.

The future will not dim his luster in the penmanship world but will burnish and polish it.

Detroit, Mich. F. B. COURTNEY.

SEND ME 30 CENTS!

for a 32 page book of the very finest ornamental penmanship Madarasz ever executed. It contains 32 fine written cards, 4 sets of capitals, 11 pages of the finest script writing and 2 pages of flourishing. The Madarasz book and 5 other 32 page books, a complete library sent for 80 cents.

C. W. JONES, 224 Main St., Brockton, Mass.

By F. A. KRUPP, Penman Interstate Business College, FARGO, N. D.

Lessons in KNIFEMANSHIP, PEN ART by Mail
Write for Information

PENMANSHIP MADE EASY

A Complete Teacher's Manual on Teaching Penmanship. The Most Comprehensive, Up-to-the-Minute Suggestions on Teaching and Acquiring the Art ever published. It contains thousands of practical suggestions, cautions, questions, and directions. An unusually practical book for the new teacher. Worth many times its cost. Price of single copies, postpaid, $1.00. Discount prices for quantities on application. Order your copy TODAY. Address, **H. M. HILL, Supervisor of Penmanship, Columbia, S. C., Box 725.**

Vacation time will soon be here, so let

OLIVER P. MARKEN

of 1816 Buchanan St., Topeka, Kans., write you a few cards to take along.

ORNAMENTAL .....25c A DOZ.
SCRIPT .....35c A DOZ.

or send 30c for a dozen of both styles combined

Name Cards Written

My price is 50c per dozen and with every order I will enclose one card beautifully shaded in gold. Order now.

SUSANNE LOFTUS,
210 East 17th St. MINNEAPOLIS, MINN.

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.

Engravers
Designers
Illustrators

Columbus, Ohio

West Philadelphia Passenger
RAILWAY CO.

PHILADELPHIA.

AT A STATED MEETING

Board of Directors

WEST PHILADELPHIA PASSENGER RAILWAY COMPANY,

HELD NEXT EVERY DAY

THE FOLLOWING RESOLUTIONS WERE UNANIMOUSLY ADOPTED

RESOLVED,

That we accept with great reluctance and regret

THE RESIGNATION OF

WILLIAM J. SWAIN, ESQ.

Treasurer of this Company.

THE WARMEST THANKS

Eminent faithfulness, ability and efficiency

shown in his discharge of the duties of Treasurer,

since September 22nd 1877,

without any compensation whatever.

Resolved, That the Secretary be directed to have the above Resolutions handsomely engrossed and framed for presentation to Mr. Swain.

President.

Secretary.

The above resolution was engrossed by Mr. H. W. Flickinger many years ago. It is a typical example of the style of engrossing done forty years ago. Mr. Flickinger, whose work is methodical, accurate in detail and graceful, did much to develop the art of engrossing which today has reached a high degree of perfection and beauty. Mr. Flickinger always showed good taste in the selection of style, arrangement and general makeup of his engrossing. Many pieces have been executed by him in which he used magnificent script in the body and lettering and flourishing for the headings. Some of his most beautiful pieces of work unfortunately cannot be successfully reproduced.

By H. W. Flickinger

When Mr. J. E. Soule retired as an engrossing artist in Philadelphia in 1918, after having made a fortune in that work, he presented Mr. Zaner with two large scrap books. These books, the contents of which are equal to a course in penmanship in themselves, are available at all times to students in The Zanerian College of Penmanship and to persons who visit the office of THE BUSINESS EDUCATOR.

They contain without doubt some of Mr. Flickinger's finest efforts in both penmanship and engrossing, but unfortunately most of the work is too delicate to engrave successfully. The above, from one of the books, our engraver succeeded in reproducing fairly satisfactorily.

This specimen of flourishing, lettering and writing shows something of his versatility with the pen, but gives only a faint idea of the real charm of his work—the delicacy, yet firmness of light line, boldness of shade, marvelous accuracy, the smooth, graceful forms, and above all, the inimitable Flickinger individuality.

THE AMERICAN PENMAN
"America's Handwriting Magazine
Devoted to Penmanship and Commercial Education
Contains Lessons in
Business Writing
Accounting
Ornamental Writing
Lettering
Engrossing
Articles on the Teaching and Supervision of Penmanship.
Yearly subscription price $1.25. Special club rates to schools and teachers. Sample copies sent on request.
THE AMERICAN PENMAN
55 Fifth Avenue New York

S. E. LESLIE
3201 EUCLID AVE. CLEVELAND, OHIO
Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.

An Order From One Who Knows. Obey! Obedience Is Gold!
"You should let others see your work and receive inspiration from it." E. A. Lupfer. You should do your part, too! See by yourself and be inspired. Send 45 cts. for one dozen written cards and a specimen for your scrap book. If you are not satisfied just drop me a card and I shall refund your money. A fair proposition, is it not?
M. OTERO COLMENERO,
Box 909, San Juan, PORTO RICO

DIPLOMAS
ONE OR A THOUSAND
Correspondence solicited from all who are in need of Diplomas. Tell us: How many you need – Size preferred 18x23 or 14x27. Such data will enable us to submit proper samples and quote price, (use school stationery.)
AMES & ROLLINSON
206 BROADWAY, NEW YORK CITY
Designers Engravers Printers

By H. W. Flickinger

The cut of this attractive specimen of lettering, flourishing and writing by Mr. Flickinger was loaned to The Business Educator by Peirce School of Business Administration, Philadelphia. The orignal was about 18x24".

The eyes of those who appreciate the skill necessary to produce such a design never grow tired in viewing it.

By H. W. Flickinger

This skillful flourish was reproduced from a page in the New Spencerian Compendium of Penmanship, the crowning work of the Spencerian Authors. The fact that this is the only specimen of flourishing in the work not prepared by the authors themselves indicates their high opinion of it.

A LITTLE OF EVERYTHING

(Continued from page 24)

Southern gentleman, and he received him and he got his autograph and I presume a lot more. By this time he had a really wonderful collection of autograph letters. And then he took a trip to Boston to see the big literary lights of the Harbor. The first one he tackled was Doctor Holmes, the most brilliant of the Boston galaxy, author of the "One Horse Shay" "And the Last Leaf of the Autocrat" and "Elsie Venor" Poet, humorist and novelist. The Doctor kept him to breakfast and gave him pie and sent him over to Longfellow. Longfellow took him to the theatre and there introduced him to Wendell Phillips, the silver-tongued orator.

He told Phillips, that the next day he was going to see Phillips Brooks the great preacher, of Trinity, and Phillips said: When you go over to see Mr. Brooks they will show you into the library. Mr. Brooks has a lot of very choice books and when he reads them he takes a pencil and he writes in remarks or thoughts of his on the margin of the books. Now you slip a couple of those books in your clothes somewhere, and take them away with you. You will find it is worth while.

Of course he didn't do it, but he told Phillips Brooks about it when he went over there the next day. And the great preacher laughed and said, "That's nice advice for Mr. Phillips to give a young boy, I think he needs a pastoral call from me. Whittier told him the story of The Barefoot Boy and he went out to see Louisa Alcott and she took him over to see Ralph Waldo Emerson the greatest of our philosophers. Emerson was far gone mentally. He didn't know his own intimate friends, but flashes of memory would come back. He gave this boy his autograph and when he attended the funeral of Edwin Booth the great actor who had been his intimate friend, he looked upon the noble tragic face of the actor. Emerson's mind flashed a moment and looking on that noble face as it lay in the coffin he said, "I don't know who he was but he had a beautiful soul."

(Continued on page 36)

H. W. FLICKINGER

To us the name H. W. Flickinger represents the real gentleman, the true friend, the accomplished penman, and the inspirational teacher.

It is our belief that no man in the profession has been inspired by higher and nobler ideals, and that no genius with the pen has been more modest, unassuming and simplete in his life and his relations with his fellow teachers and friends.

Mr. Flickinger's collaboration with the Spencers of fifty years ago had an an important part in achieving for Spencerian penmanship the highest place any system of penmanship had up to that period gained in America.

We are glad of the opportunity to express our appreciation of Mr. Flickinger's valuable contribution to Spencerian penmanship and to high standards of efficiency in teaching writing, during his long service in the cause. And it is particularly gratifying to us to give public expression of our commendation of the man and of his work, while he is yet active and able to appreciate the esteem of his co-workers.

Rochester, N. Y. (Signed) S. C. WILLIAMS
E. C. MILLS

A REAL GLOSS INK

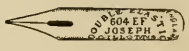
Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.

D. L. MUSSELMAN & CO.
QUINCY, ILL.

Gillott's Pens

The Most Perfect of Pens

No. 1 Principality Pen



No. 604 E. F. Double Elastic Pen

No. 601 E. F. Magnum Quill Pen

Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability

Sold by all Stationers

JOSEPH GILLOTT & SONS

Alfred Field & Co., Inc., Sole Agents

93 Chambers St. New York City

College of Commerce.
1200 Chestnut Street
Phila., Nov. 29. '86.

Friend Ames.—

Inclosed I send you my check for one hundred subscriptions to the "Penman's Art Journal."

Wishing you and the many readers of your most interesting Journal a Merry Christmas and Happy New Year.

Fraternally,
P. R. Flickinger.

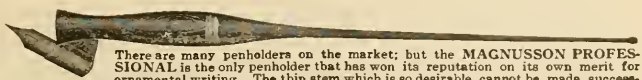
Penmanship connoisseurs are well aware that the above page by Mr. Flickinger represents one of the finest specimens of penmanship in letter form that has ever been attempted in this country.

LEARN ENGROSSING
in your spare time at home.
Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.
P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg.. SCRANTON, PA.

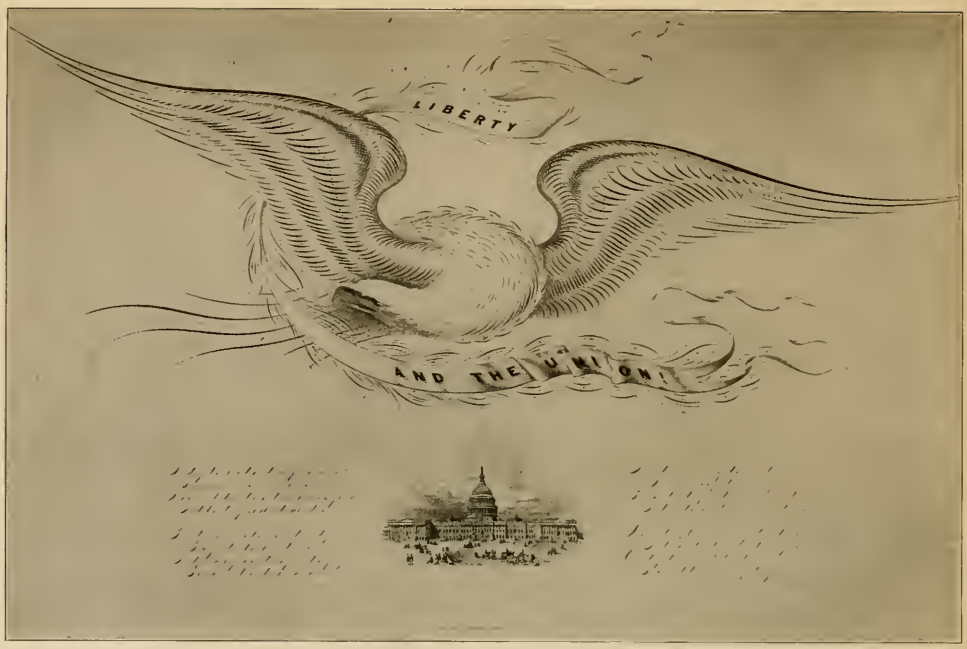
H. W. FLICKINGER

I have known Mr. H. W. Flickinger by reputation as long as I have been interested in penmanship, and have known him personally for a number of years. Professional penmen all over the world know of the work of Mr. Flickinger and regard him as at the top of the profession twenty-five years ago. Indeed at that time he had no superiors and few if any equals. His work in every line was marvelous and he had an individuality easily recognized by those who make a study of penmanship. All who know Mr. Flickinger personally love him for his uniform courtesy and kindly manner. His life and skill with the pen anyone in the profession should desire to emulate.
A. N. Palmer Co., New York, N. Y. S. E. BARTOW.

One Hundred Writing Lessons
by H. W. Flickinger, is a very valuable work for all who wish to become finished professional penmen. Mr. Flickinger has long been recognized as one of the leading penmen and teachers.
Price, postpoid, $1.00.
ZANER & BLOSER COMPANY,
612 N. Park St., Columbus, Ohio



There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" hand turned holders are adjusted specially for penmanship. 8 inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.
A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.



By H. W. Flickinger

Two of the largest and most famous pieces of pen work in this country are those entitled "Liberty and The Union" and "Spencerian Penmanship," which were prepared by H. W. Flickinger and Lyman P. Spencer in 1874 and 1875. The former design hangs in the office of the Spencerian Pen Company, New York, and the later is in the possession of the American Book Company, New York. We endeavored to secure an engraving of each to present in this issue, but were not successful with the later. Time has dimmed the fine work to such an extent that the engraver was unable to secure a satisfactory reproduction of it, notwithstanding the fact that the officers of the American Book Company did all that they could to have a plate made.

The above design, which was generously contributed by the Spencerian Pen Company, gives but a faint idea of its original beauty, for the engraver was unable to catch and bring out effectively the delicate light lines.

EVERY TEACHER

Knows it is one thing to earn money and another to save it.

Join the Universal Thrift Club

and learn in a practical manner how easy it is to acquire the habit of THRIFT. Send only $2.00 and become a member TODAY.

THE UNIVERSAL THRIFT CLUB
320 E. 21st St., Chicago, Ill.

A COLLEGE EDUCATION AT HOME

You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.

ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.

More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for information.

THE PEOPLES COLLEGE
Kansas City, Missouri

H. W. FLICKINGER

I think it very fine of you to make your April Number of The Business Educator largely one of appreciation of this fine man who exemplifies in his life the Golden Rule.

Mr. Flickinger is not only an artist with the natural instincts of an artist, but a prince of penmen—indeed a king of this fine art. No one can come into personal contact with Mr. Flickinger without loving him. I have met him several times, have conversed with him and have enjoyed greatly the association, and have been benefitted spiritually as well.

I never knew Mr. Flickinger to say an unkind word of any one. He radiates sunshine and a contented spirit which affects pleasantly everyone who comes within his influence. My vocabulary is too limited to permit me to express my full appreciation of Mr. H. W. Flickinger.

Pasadena, California AUSTIN N. PALMER.

BLISS COLLEGE CONDUCTS SUCCESSFUL NORMAL

There will be a reunion in April of former graduates of the Normal Training Department of Bliss College, Columbus, Ohio. This comes as a suggestion from many successful commercial teachers, who claim Bliss College as their Alma Mater.

Many commercial teachers will enter Bliss College this summer for the special Summer Normal Course to be offered to those commercial teachers who are anxious to complete the requirements for a State Provisional or Life Certificate. The Normal course is approved by the State Department of Public Instruction of Ohio.

Bliss College has a strong faculty of experienced teachers, and besides offering such work as is given by high grade business schools, offers also most thorough courses in Higher Accountancy, Business Law and Business Administration, leading to the Degree of Certified Public Accountant.

More beautiful flourished birds have been received from **Arthur P. Myers**, York, Pa. Mr. Myers certainly has quite a variety of birds which come from the end of his pen.

331 North Charles Street, Baltimore, Maryland.

FINE ART ENGROSSING OF RESOLUTIONS, TESTIMONIALS ETC.

It has been some time since we have had the privilege of presenting work from S. C. Malone, Baltimore, Md., one of the oldest and best known engrossing artists in the country, and who is considered an authority on questioned handwriting.

A $900.00 check which he received a short time ago for expert testimony in a case of forgery indicates the value placed upon his services in this work.

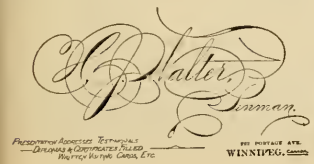
In the above, we have an elaborate design prepared by Mr. Malone, embellishing his portrait.

AN ORNAMENTAL STYLE. My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUS, Expert Penman, 2051 N. Lake Ave., Pasadena, Cal.**

LEARN AT HOME DURING SPARE TIME
Write for book. "How to Become a Good Penman," and beautiful specimens. **Free.** Your name on card if you enclose stamp. F.W. IAMBLYN, 406 Ridge Bldg., Kansas City, Mo.

Catalog and Samples Free
HOWARD & BROWN
ROCKLAND, MAINE

If you have a school for sale or desire a position, advertise in the Business Educator. It gets results.



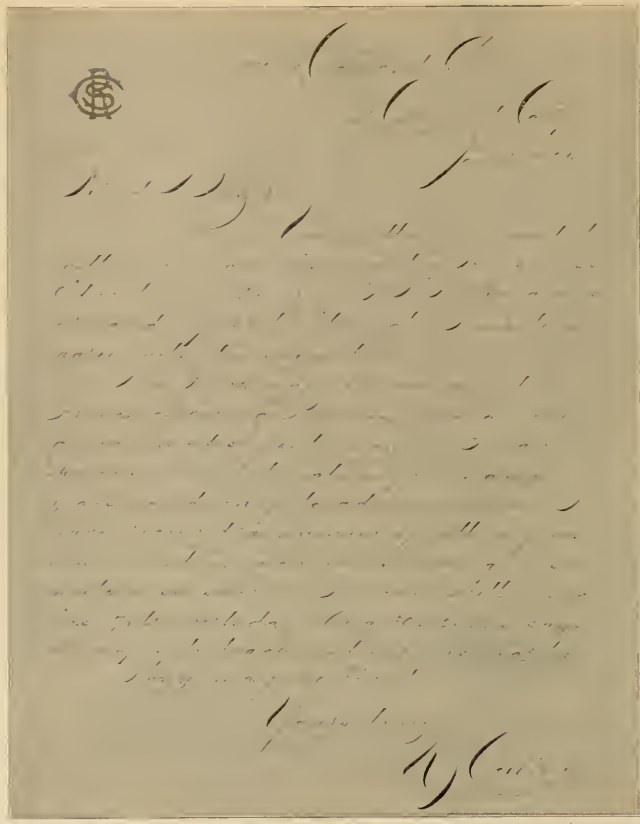
A PROFITABLE VOCATION

Learn to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00

PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.—A complete instructor for the Marking and Shading Pen, prepaid, One Dollar.

Trade Mark Catalogue free.

THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. B. PONTIAC, MICH., U. S. A.



An intimate friend's appreciation prepared in ornamental script, a style in which Mr. Flickinger himself is a Past Master.

H. W. FLICKINGER

He has no superior in his profession, and while I do not know him personally, I fairly worship the man from the good things said of him by men of affairs whom I have met in different parts of the country. We all honor and love him as one of America's best all-round penmen and engrossers.

Boston, Mass. F. W. MARTIN.

We have calls for Commercial Teachers — Also Teachers of Penmanship

OHIO VALLEY TEACHERS AGENCY

Mentor, Kentucky — A. J. JOLLY, Manger — 412 Sycamore St., Cincinnati, Ohio

COMMERCIAL TEACHERS WANTED

Consult us if available for a position now or September, 1924. We maintain the largest teacher placement work in the United States under one management (under the personal direction of E. E. Olp, 28 E. Jackson Blvd., Chicago. **FISK TEACHERS AGENCY, 28 E. Jackson Blvd., Chicago.** Affiliated offices in principal cities. **AMERICAN COLLEGE BUREAU, Chicago Temple, Chicago.** Exclusively for college and university teachers. **NATIONAL TEACHERS AGENCY, Southern Bldg., Washington. EDUCATION SERVICE, 1454 Amsterdam Ave., New York. THE CHICAGO OFFICE OF EDUCATION SERVICE, 19 S. LaSalle St.,** places well-trained men and women in commercial positions as well as teachers.

ALBERT Teachers' Agency

25 E. Jackson Blvd., Chicago

39TH YEAR

Teachers of *Shorthand, Bookkeeping, Accounting, Salesmanship* wanted for positions in best schools. Vacancies now coming in. Send for booklet "Teaching as a Business." *Other Offices:—*

437 Fifth Ave., New York — **Symes Building, Denver** — **Peyton Building, Spokane**

SCHOOL FOR SALE

Two good teachers can handle all work and earn combined net income of $8866 yearly. Figures based on average for past six years. Will let school pay for itself. State age, ability and security. Applicant with cash will receive first consideration. **Box 546, care Business Educator, Columbus, O.**

The New Lightline Shorthand

Brief, Legible, Simple

Book valuable to teachers of ALL SYSTEMS. Very liberal terms to schools. Examination copies 50c.

DAILY PUBLISHING CO.

Box B33 — KANSAS CITY, MO.

POSITION WANTED

by Expert Penman and Engrosser. Fifteen years experience.

Address Box 547

Care The Business Educator, Columbus, Ohio

FOR SALE

Small Business School. Ideal location for hustling resourceful man and wife. Mississippi Valley town of 10,000. Big opportunity for expansion. Needs good penman. Now earning $300 per month, very low expense. Big BARGAIN; Cash, Terms or per cent basis. No life-scholarships to assume. Possession June 1st. Owner entering law practice. Address "P. B. I.", care Business Educator, Columbus, Ohio.

DESIRES POSITION

Commercial Teacher and Professional Penman desires to connect with large school as head of penmanship and pen art department. Can teach commercial subjects, Gregg Shorthand, Show Card Writing, Retail Advertising, etc. Expert in diploma lettering and engrossing. **Write Box 548, care of The Business Educator, Columbus, Ohio.**

WANTED

Experienced Business College solicitor for large school; established 30 years ago. Drawing territory 100,000. Good salary and commission to hustler. **Address A. B., Care of Business Educator, Columbus, O.**

FOR SALE

Business College with new equipment, clean as a pin, excellent attendance and reputation in a Southern city of 30,000 population. No competition within 100 miles. Located in the heart of city in commodious, unbeatable quarters. This is a location where merit, integrity of management and late methods count. This school will bear the most scrutinizing investigation. This is no advertisement for idle, curiosity seekers. Unbeatable location for man and wife with another teacher or two. Likely there is no other school proposition in America to compare with above. Part cash and terms. Will sell debtless to the penny. Address Box 544 care Business Educator, Columbus, Ohio.

"HOW TO SELL"

The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors; "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Sample copy free.

HOW TO SELL

Department B. E., 22 W. Monroe St., Chicago, Illinois

TEACHERS Make Money

If They Know Where

to go for assistance in securing positions. Many superior teachers are receiving much less than they need to accept.

The Ohio Teacher's Bureau

is an organization licensed by the State of Ohio to render professional service to teachers in every state and secure positions for them by bringing together worthy teachers and superintendents who are in search of each other.

If We Do not Secure

for you a position at more money than you can secure for yourself, you will be under no obligation to us.

Send for Our Booklet

and decide the matter for yourself. We had 10,000 calls for teachers last year.

THE OHIO TEACHER'S BUREAU

71 East State Street, Columbus, Ohio
HENRY G. WILLIAMS, Director

Teachers Wanted

Penmanship or Commercial. Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.

Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

WE SPECIALIZE in placing Commercial and Penmanship Teachers. Send your application in now. Registration FREE.

The Commercial Service Agency,
P. O. Box 618 ST. LOUIS, MO.

Advertise Your Wants The B. E. Brings Results

WE have just been asked to supply two September teachers for Hawaii, with other calls from Penn., Nev., Calif., Ill., N. J., Mich., Minn., R. I., **Sunny** S. D., Ohio, Ala., Conn., Tex., Kan., **Hawaii** Vermont, Okla. The TIDE is running in. "There is a tide in the affairs of men"—remember Shakespeare? Well, we're waiting for your letter.

The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

THE BOYER Teachers' Agency

327 The Arcade CLEVELAND, O.
Tel. — Cherry 2739

Distance No Barrier

Send photo and Full Information First Letter. Co-Operate With Us and Get Results

Teachers We Place You in the Better Positions

ROCKY MT. TEACHERS' AGENCY
410 U.S. Nat. Bank Bldg. Denver, Colo.
WM. RUFFER, PH. D. MANAGER

FREE REGISTRATION
UNEXCELLED SERVICE

BRANCH OFFICES:
Portland, Ore. N.W. Bank Bldg. Minneapolis, Minn. Lumber Exchange Kansas City, Mo. Rialto Bldg.

POSITIONS FOR TEACHERS—
BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Sec'y,

CO-OPERATIVE INSTRUCTORS' ASS'N., 41 Cole Bldg., MARION, IND

We Make a Specialty of Placing Commercial Instructors. We may help you?

Although early in the season, city superintendents and school heads are already advising us of their needs for the coming year. During the next month, we will personally meet hundreds of superintendents and get many fine openings. If you contemplate a change in September, it will pay you to enroll early.

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

SPECIALISTS EDUCATIONAL BUREAU
A BUREAU FOR SPECIALISTS
ODEON BLDG. ST. LOUIS, MO.

TEACHERS

DO YOU WANT TO LOCATE IN Cleveland, Detroit, Cincinnati, Louisville, Indianapolis, Minneapolis, Kansas City, Des Moines, Omaha? We have sent our candidates to these and to many other good cities. Detroit took two in February. If you want a better position for the coming year, write us NOW. Details gladly given.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

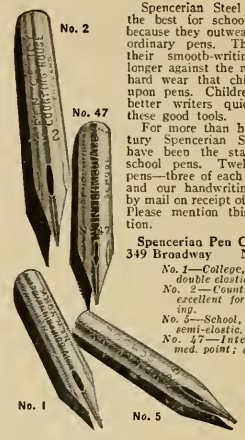
H. W. FLICKINGER

I think your idea of publishing a Flickinger number of the BUSINESS EDUCATOR a splendid one. It is in keeping with the progressiveness of the BUSINESS EDUCATOR to take the initiative in paying tribute to so deserving a member of our profession. I am sure that all who have had the good fortune to know Mr. Flickinger and who have had the pleasure of seeing some of his masterful penmanship will be glad of an opportunity to give expression to their love and esteem for him.

I have had the good fortune to know Mr. Flickinger intimately during the last quarter of a century. I admire his masterful work. I love him for his kind, sympathetic, and courteous bearing toward his fellowman. His matchless penmanship is excelled only by his extreme modesty.

Brooklyn, N. Y. C. C. LISTER.

Spencerian
School Pens



Spencerian Steel Pens are the best for schoolroom use because they outwear any two ordinary pens. They retain their smooth-writing points longer against the misuse and hard wear that children put upon pens. Children become better writers quickly with these good tools.

For more than half a century Spencerian Steel Pens have been the standard for school pens. Twelve school pens—three of each number—and our handwriting booklet by mail on receipt of ten cents. Please mention this publication.

Spencerian Pen Company
349 Broadway New York

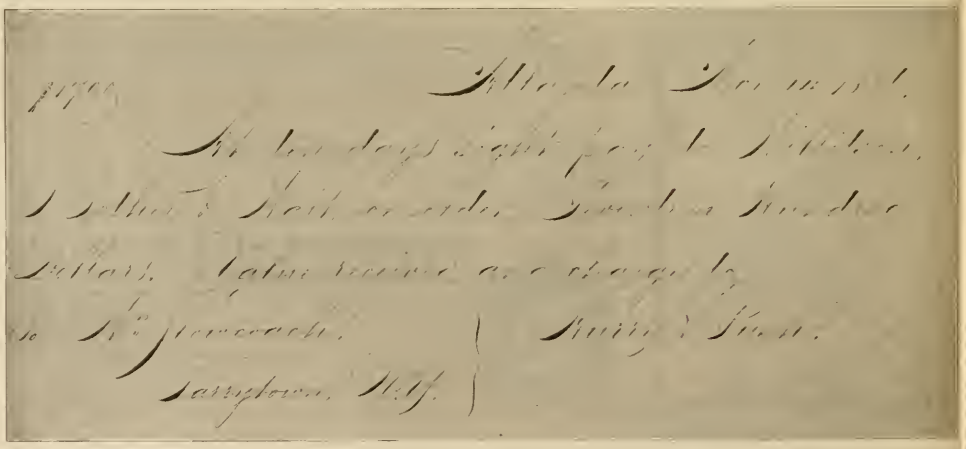
No. 1—College, fine point; double elastic.
No. 2—Counting House, excellent for bookkeeping.
No. 3—School, fine point; semi-elastic.
No. 47—Intermediate, med. point; stiff action.

A LITTLE OF EVERYTHING

(Continued from page 30)

It was about the time of his return from the Boston journey that the boy made the acquaintance of the Rev. Henry Ward Beecher. The Beecher trial in which the distinguished clergyman was sued for $100,000 for alienating the affections of the wife of Theodore Tilton another distinguished editor and orator was over and this boy never heard of it. He had been too busy with his various enterprises to pay much attention to the matter. But he became acquainted with Mr. Beecher through the Sunday School classes and he used to go over there and take shorthand notes for the great clergyman evenings. I suppose that was the greatest trial ever held in this country. It lasted six months and the greatest piece of stenographic work ever done was that of James E. Munson who took the entire notes of the case and never transcribed a page of his characters. Munson wrote so beautiful shorthand that the girls in his office could read it as easily as they read long hand. I wrote a letter to Munson once when I was teaching shorthand to ask him some questions and he answered me in shorthand and it was as easily read as the finely printed notes that go with the text books. That's the only trouble there is in reading shorthand anyway, most people don't write shorthand, but a kind of hand of their own. Well it was not a great while till this boy had a chance to take a job as stenographer for Henry Holt & Company, the old well known publishing house. Jay Gould said to him you are making the biggest mistake of your life. You will go over there and work for those publishers and they will pay you $15 and $20 a week, you come down to Wall Street with me and I will show you how you can make a lot more money than that. Somehow the boy didn't respond to Mr. Gould and he never has been sorry that he didn't, for he went over with Henry Holt & Company and became their stenographer. There were no typewriters yet, straight dictation and your notes in shorthand and writing your transcription out in long hand. I don't suppose he got much money, but it was not long till he became one of the brightest young fellows that gathered under the name of Charles Scribner & Sons, and there he began to find his real mission in life. After remaining with Henry Holt & Company two years as stenographer.

He took a better position with the house of Charles Scribner Sons, then a young publishing house now one of the best in New York. It was in 1884 when he went to this house as stenographer to the two members of the firm and the literary adviser of the house. They published novels first-class hooks and afterwards a magazine and as he was to receive a salary of $18.33 a week. It was very good money in 1884. The typewriter had been invented but had not yet come into use and letters were written in long hand and it was his legible handwriting that once again had secured him a job. The boy was now twenty-one years of age and I wish some of my young people had the same ambition to get ahead as this young Edward Bok and would work as hard to do it.



By H. W. Flickinger

When one so skillful ceases work we wonder whether there will ever be another who can equal him. This specimen was loaned to us for the purpose of engraving by Mr. M. J. Ryan, Peirce School of Business Administration, Philadelphia.

THIS MAGAZINE IS A SAMPLE OF OUR PRINTING

Summer School season is near. Let us figure on your requirements in

Catalogs, Announcements and Circulars

Prompt Service, Good Work and Fair Prices

THE HANN & ADAIR PRINTING CO.
133 East Chestnut St.
COLUMBUS, OHIO

"I listened with keen interest to a demonstration of the phonograph with which modern languages are taught. The French pronunciation appeared excellent to me."
CHAS. DE CHAMBRUN,
Secretary of the French Embassy.

LEARN FRENCH!

Learn at home by a New Conversational Method evolved in Europe and introduced in America by the I. C. S. School of Languages.

You hear the voice of an educated native, who speaks to you fast or slow, and as often as you desire.

Another native guides and instructs you in reading and writing the language. You learn French as if you were living in France. Write for descriptive booklet.

INTERNATIONAL CORRESPONDENCE SCHOOLS
Box 8581, Scranton, Penna.
Please send me, free of charge or obligation, literature describing the New Conversational Method of learning French or Spanish.
Name _____
Address _____

"How often the thought comes home to me,
As the moments hurry away,
Of the many things I intend to do
Somehow, some time, some day.

There are promises that have not been kept,
Though I always meant to be true,
But time is too short for all the things
That a body intends to do."

— March 26, 1904 —

Semi-ornamental writing by H. W. Flickinger.

Ten Thousand Dollars Annually, is the Goal for all aspiring penmen who attain the heights in fine Art Engrossing, Pen Drawing, Lettering and Designing.

S. C. Malone, Artist Penman, Heraldic, Genealogical and Handwriting Expert, whose work has reached the very rim of the world, by virtue of its beauty of conception and perfection of execution, offers to the readers of the Business Educator, his matchless Professional Correspondence Course, embracing every branch of pen work, at Two Hundred Dollars, One Hundred Dollars Cash, and Fifteen Dollars per month, thereafter until the sum total has been paid.

All enrollments must be in hand before April Twentieth, 1924.

The students of this Course receive reproductions of Mr. Malone's Masterpieces of fine Art Engrossing, etc., covering a period of more than forty years.

A thorough training how to develop a lucrative professional patronage accompanies this Course, along with the finest certificate of proficiency ever awarded.

THIS IS THE LAST OPPORTUNITY!

Address **S. C. MALONE**

323 North Charles St. **Baltimore, Maryland**

ACCURATE TYPISTS WIN TYPEWRITERS

For some years the Remington Typewriter Company has awarded prizes for proficiency in operating the Remington typewriter, the purpose being to encourage higher standards. These contests which are held twice each year are looked forward to with great interest by stenographers and typists and the pupils and teachers of commercial schools. To win a standard No. 12 machine, the contestants have to write not less than 60 words a minute for 15 minutes without error. In January six were added to the list of winners of the No. 12, making a total of 65.

The winners averaged 66 words per minute.

In addition to the No. 12 awarded for accuracy, Portable typewriters are awarded to teachers and pupils who write not less than 60 words per minute for 10 minutes without error. In December 13 names were added to the list, making a total of 38. The winners averaged 63 words per minute.

SUMMER SCHOOL AT OFFICE TRAINING SCHOOL

The Office Training School, Columbus, Ohio, has secured a number of strong teachers in addition to their regular staff for this coming summer term, which begins June 21, and closes August 15, 1924. Teachers who enter before that period will receive credit towards a Four-year Special Provisional Certificate in commercial subjects.

The Degree of Bachelor of Commercial Science is awarded to the graduates of the Teachers' Course after having had one year's experience and the completion of only one additional summer's work.

Work will also be given in the usual commercial branches to those who do not desire the State Certificate or the Degree.

A copy of their school organ called, The Keen Kut, and also a copy of Helps and Hints, which is edited by their faculty, may be had upon request.

YOU'LL GET IT One Dozen of my VERY FINEST written cards for 25c As an introduction, I will give you more than your money's worth. Write and be convinced. A specimen showing my skill, 10c. Write Now Lessons in Permanship by mail. **ERNEST E. JACKSON, Penman, 22 W. 30th St., Wilmington, Del.**

Through the Palmer Method Penmanship Summer Schools

Supervisors of Penmanship can greatly increase their **EFFICIENCY** and frequently their **SALARIES.**

THE MOST SUCCESSFUL PENMANSHIP SUPERVISORS were trained in these schools.

IN FIVE WEEKS FASCINATING STUDY AND PRACTICE of the Mechanics and Pedagogy of Palmer Method Handwriting in the **PALMER METHOD SUMMER SCHOOLS** grade teachers can learn how to transform the too often dreary writing lesson into the most joyful period of the day, and make handwriting a vitalizing educational power in correlation with all other school subjects.

SUPERINTENDENTS and **PRINCIPALS** attend these schools and the **ENROLLMENT** is **NATIONAL.**

For Catalogs of the THREE PALMER PENMANSHIP SUMMER SCHOOLS write

New York City School—The A. N. Palmer Company, 55 Fifth Avenue, New York, N. Y.
Boulder, Colorado School—The A. N. Palmer Company, 2128 Calumet Ave., Chicago, Ill.
Cedar Rapids, Iowa School—Cedar Rapids Business College, Cedar Rapids, Iowa

HAVE YOU SEEN THE

JOURNAL OF COMMERCIAL EDUCATION?

(Formerly the Stenographer & Phonographic World)

A monthly magazine covering all departments of Commercial Education.

Strong departments presided over by well-known teachers for those who teach any branch of commercial education, including business administration, accountancy, and court reporting.

THE ONLY MAGAZINE OF ITS KIND PUBLISHED

Single copy 15c. Annual subscription $1.50
Send for Sample Copy

JOURNAL OF COMMERCIAL EDUCATION,
44 N. 4th St. **Philadelphia, Pa.**

1,000 - FREE SCHOLARSHIPS! - 1,000

TO FIRST 1000 STUDENTS

For Courses in Business and Ornamental Writing, Flourishing, Card-Writing, Engrossing, Shorthand, Typewriting, Book-keeping, Salesmanship, and Social Art: Ten big Courses—240 Lessons—Each ten months Course: any two of them Free to first applicants in each of 1,000 towns or cities. Who will be the First? State which Course you want; Diplomas to Graduates; call or write for terms.

JOB PEN WORK: Every description of high grade pen work executed to order: Diplomas, Certificates for public and private schools and colleges, Memorials, Resolutions, Invitations, Addressing, Name-Cards, Letters and Poems, Window Tickets, Show-Cards, etc. Best Prices—Twenty Years experience. Call or write.

CLASSIFIED STYLES AND PRICES NAME-CARDS

Plain—3 dozen Cards	$1	100 Cards	$2	WHITE	Colored Cards 25 for $ 1
Artistic—2 dozen Cards	$1	72 Cards	$2	INK	Colored Cards, Decorated 12 for $ 1
Combinations—12 Cards	$1	36 Cards	$2	AND	Gem of Art Decorated 12 for $ 2
Society—2 dozen Cards	$1	72 Cards	$2	HIGH ART	Fancy Designs, Decorated 12 for $ 3
Elite—1 dozen Cards	$1	36 Cards	$2	WATER	Gold-Water Colors 12 for $ 5
Championship—25 Cards	$2	100 Cards	$5	COLORS	Birds in Gold, etc. 12 for $10

Premium Flourish—equal value to your Order—Free with all orders above.

Remember—No other penman in America ever produced such variety of beautiful Name-Cards; hence, you may have them all alike or all different: perfect ovals and shades, delicate hair lines and dainty touch on all. Get them NOW!

My Championship Cards are the climax of skill; My Water Color Cards are works of art—Prize Winners for your Scrap-book.

FLOURISHING: Finest in the world—extravagantly beautiful. Order it NOW.

1 Bird, 8 by 10, Black and White Ink, $2; same, 11 by 14, $3; same, 16 by 20, $10.
1 Horse, 11 by 14, Black and White, $5; same, 16 by 20, $10; same, 22 by 28, $20.
1 Deer, 11 by 14, Black and White, $5; same, 16 by 20, $10; same, 22 by 28, $20.
1 Deer or Horse, water colors, 3½ feet by 5 feet, a Masterpiece of Art, $100.
1 Deer or Horse, water colors, 7 by 10 ft. A World Prize Winner, $1,000.

My water colored Flourishing is pronounced the most beautiful and fascinating in the world, and every home, office and school should have some of my work on the wall. It's different from all others and contains more art and work.

ORNAMENTAL ALPHABETS: Finest Off-Hand Capitals ever produced—also different.

1 Set—11 by 14, Black Ink, $1. Same 16 by 20, decorated, $3. Same, 22 by 28, $5.
1 Set—Same sizes as above in water colors at double the prices—or $2, $5 and $10 each. For display.

ADDRESSING: This work is famous for its dash, harmony and art—all agree, it's marvelous. Perfect shades and ovals equal to Taylor's work, which has sold for $5 per single envelope; my price, $1 per dozen envelopes or cards. Order NOW!

LETTER WRITING: Business and personal letters of friendships or love letters, copied—one or two pages, $1; four pages, $2; finest ornamental style.

POEMS: On Cards (any size) small Round-Hand Writing, for framing, short line, 25c; long line, 50c per line. In water colors with heading, decorated, etc., $1 line. All other and every description of pen work executed to order—all pleased.

WORLD CHALLENGE: I hereby and now offer $100 as a Prize to any penman in the world who will produce finer and better written Name Cards, Alphabets, Envelopes or more beautiful Flourishing, executed by any other penman now living or dead. This offer includes the work of Madarasz, Taylor, Williams, Spencer, Moore and Schofield; or the work of E. L. Glick, Lehman, Courtney, Dennis, Ware, Reed, Montgomery, Parish, Behrensmeyer, Blanchard, Ransom, Tamblyn, and other Wizards. Particulars Free! Come on, Boys—Don't be afraid of getting your Reputations "SMASHED."

SPECIAL PRIZES TO PENMAN—For the biggest and best variety of Name-Cards, Flourishes or Ornamental Alphabets sent me this year I will award Grand Prizes as follows: First Prize, $20; Second Prize, $10. AGAIN—For the best Cards, Flourish, or Ornate Capitals received monthly—First Prize, $10; Second, $5; Third, $3; Fourth, $2 (paid monthly). On conclusion of the final contest, the Grand Prize Winners will be selected from among the monthly Prize Winners. Particulars Free! Get in the Monthly Contest, NOW!

FIVE MONEY MAKING PLANS

How to make $100 to $500 a month during spare time at your own home at light, genteel employment, will be found in my Universal Instructor. Great plans Free to all who become my customers or students. Get busy. In ordering, send P. O. Money Order, addressed:

PROF. JAY TRUITT, *Room 312, 218 So. Broadway* **Los Angeles, Calif.**

Summer Normal For Commercial Teachers

SIX TO TWELVE WEEKS' COURSE

By taking your work here your credits will count towards a four year State Provisional High School Teacher's Certificate, or State Life Certificate.

And all your work done at Bliss College will be recognized by the State Department of Public Instruction.

Psychology, History of Education, School Management, Methods in Commercial Teaching, Economics, Bookkeeping, Higher Accountancy and Business Law (C. P. A. Work) Shorthand, Touch Typewriting, Business English, College English, and other Commercial Branches.

The Bliss School has trained some of the most successful commercial teachers in the United States. These teachers have been thorough in commercial work and most successful in the classroom. Part time or full time work offered.

Also Courses in

The Department of Higher Accountancy, Private Secretarial Work

Address

OHIO'S GREATEST SCHOOL OF BUSINESS

Bliss College

131 East State Street COLUMBUS, OHIO

Standard Dictation

Amanuensis and Secretarial

Is a new book, not a revision. It is a graded dictation course and starts with "Beginners' Dictation," Part I and Part II, then follows twenty-eight sections more of modern and interesting letters and articles.

The "In-Between" letters for Special Drills, between the different lines of business, will appeal to you.

This is the last word in a dictation course, and you will want it for your next class beginnining dictation. It costs you nothing to examine it to your heart's content.

Look into it now. What system?

UNIVERSAL TEXT BOOK CO.
Madison Terminal Bldg.,
CHICAGO, ILL.

The Hausam System of Penmanship

AS EXEMPLIFIED IN

Plain Penmanship
Ornamental Penmanship
Lettering
Card Writing and
Engraver's Script

Will be offered in residence at

EMPORIA, KANSAS

MAY 5 to 29 and JUNE 2 to JULY 26, 1924

Enroll for two weeks or more
Write for free information

Lectures on the Principles of Penmanship Pedagogy Applicable to any Modern System of Penmanship, will be given by the Author.

Address

THE HAUSAM SCHOOL OF PENMANSHIP
Box 537 EMPORIA, KANSAS

Two-Thirds Pictures

Art and Life

The PICTURE Magazine

Beautiful reproductions of famous paintings, statuary, fine photos and drawings of the **human figure**, animals, birds, scenery, decorative designs, etc. Also special department on cartooning and comic drawings. (We pay for comics, also for good photographs.) Stands for the Body Beautiful, the Mind Intellectual, the Soul Intuitional. Fine art, inspiring articles, clean wit and comics, monthly cartoon review—a magazine of real art and inspiration.

Satisfaction Guaranteed

We Have Hundreds of Commendation Letters like these

I feel constrained to send you a word of commendation and congratulation on the appearance of Art and Life.—Rev. H. C. B., Ia.

Have just received Art and Life, it is the greatest single copy of any magazine I have ever read, a gem of priceless value to anyone seeking the great things of life. —K. W., Pa.

I am the foreman of the Art and Engraving Dept. of the ———. I have been reading your magazine for two years, am now having it sent to the department and will not be satisfied until all of the ——— Co., branch offices have it. We also have your most valuable art plates which I assure you are a great help in our work.—E. F. T., Omaha, Neb.

It is the best magazine published. I am getting 12 other magazines so you see I am not judging without reason.—W. W. R., Mo.

As a subscriber I want the 1923 back issues, I know how valuable they are to an art student.—C. E. O., Patterson, N. J.

I wouldn't exchange my back issues or part with them for a Duke's title, they are a gold mine of information.—A. N., Mich.

Art and Life sells for $2.50 a year, 12 big numbers. If you are not entirely satisfied at the end of the year we buy back your magazines, paying you full price for same. You CAN'T LOOSE on this proposition, unless you fail to subscribe.

We have back issues of 1922 and 1923, at $1.50 each, finely bound $3.50 a volume.

CUT THIS OUT NOW and send with at least $1 for a 5 months' trial subscription.

ART AND LIFE, Department 914, KALAMAZOO, MICH.

GREGG SUMMER NORMAL

A Distinctive Course in Methods of Teaching

Graduates of Gregg Summer Normal are always in demand throughout the country. Our free 32-page Bulletin tells you how this course has increased efficiency and salary for other teachers—it tells you what the six-weeks course will do for you.

WRITE FOR BULLETIN TODAY!

THE Normal Course given annually at Gregg School includes review and methods of teaching shorthand, typewriting, bookkeeping, salesmanship, secretarial duties and related business subjects.

Instruction by expert business teachers is vigorous and vitalized with many new ideas, improvements and perfections of teaching methods that renew enthusiasm and make teaching easier and much more effective. Gregg Normal training will make a good teacher a better teacher; and to the one about to enter this profession it is well nigh indispensible.

Michigan Boulevard, showing Tower Building, the entire tenth floor of which is occupied by Gregg School. The view is from the steps of the Art Institute, one of the attractions which make Chicago a pleasant place to spend the summer.

Constant Demand for Gregg Teachers

Our Placement Bureau assists our normal graduates in securing desirable appointments. There is no charge for this service. And inasmuch as we receive more requests for teachers than we have NORMAL graduates, positions can always be secured by those who are qualified.

Known for Results

Last summer and every summer students come from almost every state in the Union and the Provinces of Canada to attend the Gregg Normal. The following quotation is taken from a letter typical of many: "I can say that I have never spent a summer at study where I have accomplished so much as I did at your school. I am now holding a fine position as shorthand and typewriting teacher. I owe my success to the Gregg School."

COLLEGE CREDIT

An accredited course in Educational Psychology is offered and may be elected by those who wish to earn three semester hours of college credit.

The Normal Session opens July 7 and closes Aug. 15. Attending Gregg Normal will bring you both pleasure and profit. Send for Bulletin now and let us tell you more about it.

BULLETIN FREE

GREGG SCHOOL

6 North Michigan Ave. Chicago

Zanerian Summer School

July 7th to August 15th, 1924

Students may enroll earlier than July 7

Our Special Six Weeks Course

Is for teachers, supervisors of writing, and all interested in better handwriting. The Zanerian Summer School fires its pupils with penmanship enthusiasm, and trains them in all phases of modern methods of teaching and supervising penmanship. Six hours normal credit is allowed for our six weeks course.

HOME OF THE ZANERIAN

Special Instructors

A. M. Hinds, supervisor of writing, Louisville, Ky., and Alma E. Dorst, supervisor of writing, Oak Park, Ill., both teachers and supervisors of exceptional ability and experience, will assist our regular instructors.

Normal Training Course

All work done this summer from May to September, in addition to the special six weeks course, will be applied on our Normal Training Penmanship Course, which is approved by the Ohio State Department of Education, and which leads to an Ohio Special Four Year Teacher's Certificate in Penmanship—a certificate all teachers and supervisors of penmanship should win.

All Branches Taught

Students may take special work in any one or more branches of penmanship, lettering or engrossing.

Zanerians Everywhere

Zanerian-trained penmen and teachers fill the choisest positions, and are to be found in every important city of the United States.

Remember our employment department not only helps students to secure their first position, but is ever ready to assist pupils in securing better positions.

Commercial Work

Students may take commercial subjects at one of the business colleges while taking penmanship at the Zanerian.

Zanerian College of Penmanship

612 North Park St., Columbus, Ohio

SUMMER SCHOOL

In Boston University, Boston, Mass.

JULY 7 TO AUGUST 16, 1924

Boston University announces a six weeks Course in handwriting, the Relevant Psychology and Methods of Teaching. This course gives three credits. Tuition for the penmanship course will be $24.00. Other courses are offered in education, psychology, and special subjects, making possible a full schedule of summer work. Miss Alice E. Benbow, Instructor.

Additional Zaner Method Summer Schools, 1924

Ohio University, Athens, Ohio.
June 16 to August 15
Harriet R. Graham, Director of Writing, Springfield, Ohio, Instructor.

Asheville Normal and Associated Schools, Asheville, N. Car.
Dates to be announced later
Miss Mildred Moffett, Field Supervisor for Zaner & Bloser Company, Instructor.

North Carolina College for Women, Greensboro, N. Car.
June 10 to July 21
Miss Olive Mellon, Director of Handwriting, McKeesport, Pa., Instructor.

Kent State Normal College, Kent, Ohio.
June 16 to August 15
Arthur G. Skeeles, Director of Handwriting, Columbus, Ohio, Instructor.

University of North Carolina, Chapel Hill, N. Car.
Dates to be announced later
Miss Matte-Conn Baldon, Field Supervisor for Zaner & Bloser Company, Instructor.

Miss Lilly N. Jones, School Principal of Durham, N. Car., will have charge of Penmanship during the first term at Chapel Hill.

We Have Just Taken Over the Publication of the Famous

Wiese-Coover Kinaesthetic Method of Teaching Typewriting

This method of teaching typewriting has made such a sweeping record of superiority, that those trained under it, have gathered in a majority of the contests, with the prizes attached which have been conducted in the Coast States for the last few years. A speed of one hundred words a minute is so common among Kinaesthetic writers that it creates no particular comment. The method is based upon the first scientific investigation of finger and hand movement, including the psychological and the physiological processes in rapid execution. The manuscript is complete and the text will appear in ample time for the fall opening of schools and for examination early in the summer.

We Have also Taken Over the Publication of the Wesco System of Penmanship

Mr. Wesco is one of the veteran penmen, unsurpassed in his teaching methods. He is now supervisor of penmanship in the public schools and in the Behnke-Walker Business College, Portland, Oregon. His work is vastly different in method and execution.

ROWE SHORTHAND Has Started on Its March of Triumph

Notice the performance of the four months' student in the recent Connecticut State Contest. It is well to get in the procession. Details of other remarkable achievements will soon appear.

Write Us for Sample Lessons

The H. W. Rowe Co.

CHICAGO BALTIMORE SAN FRANCISCO

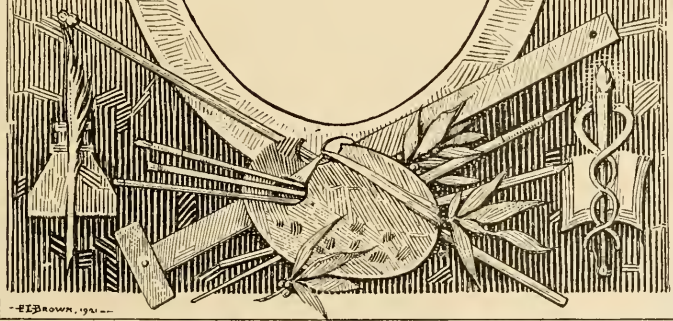
THE BUSINESS EDUCATOR

Vol. XXIX MAY, 1924 Number 9

PENMANSHIP ENGROSSING
BUSINESS EDUCATION

CONTRIBUTORS FOR MAY

Dr. Frank N. Freeman, Olive A. Mellon, C. C. Lister, F. B. Courtney, Chas. T. Cragin, Carl Marshall, J. S. Knox, Fredrick Juchhoff, N. M. Bunker, E. L. Brown, P. W. Costello, W. A. Botts, Dr. H. M. Rowe, Rene Guillard, and others.



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

The New Quiet 12 Remington

is the crowning triumph of that great Remington factory at Ilion where the first practical typewriter saw the light of day fifty years ago.

In all of these fifty years no other new model of a writing machine has ever won such instant popularity in both schoolroom and business office.

Its "natural touch," which makes operation surpassingly easy, its operating simplicity, and the consistent beauty of its work are a revelation to everybody.

Send to us for our booklet, "*What Some of America's Leading Schools Say About the Remington Quiet 12.*"

Remington Typewriter Company
374 BROADWAY NEW YORK
Branches Everywhere

REMINGTON

STANDARD SINCE THE INVENTION OF THE WRITING MACHINE

Ellis Industrial Bookkeeping

for

BUSINESS COLLEGES

and

COMMERCIAL DEPARTMENTS OF PUBLIC SCHOOLS

Adopted to ANY CONDITION in ANY SCHOOL

Look over this list of our other publications that have found favor

Tablet Method of Teaching Bookkeeping

New Model Arithmetic
Ellis Rapid Calculation
Effective English and Letter Writing
Letter Writing for the Business Builder
Modern Banking
Ellis Method of Home Accounting
Principles of Bookkeeping
Ellis Method of Farm Accounting
Vocabulary Method of Training Touch Typists
Accuracy Plus
Office Dictation
Expert Dictation
Essentials of Commercial Law
Ellis Rational Speller
New English System for New American Citizens

Your Sample Copy is Ready—Send for It

ELLIS PUBLISHING COMPANY
Educational Publishers
BATTLE CREEK, MICHIGAN

America's Most Popular School Pen

Esterbrook No. 556

This pen is more widely used than any other in our schools, because of its fine point and easy, elastic action; also because it is made by America's oldest and largest steel pen manufacturer.

FREE
"100 Famous Signatures"

Send 15 cents for the 12 most popular Esterbrook pens. With them we will mail you an attractive, interesting booklet, containing the autographs of 100 famous men and women.

Address Dept. B. E.

Esterbrook Pen Mfg. Co.
CAMDEN, N. J.
Canadian Agents: The Brown Bros. Ltd., Toronto

Metropolitan Business Speller

New Edition
By U. G. Potter
McKinley High School
Chicago

Over 6000 words. New lessons containing words pertaining to Aeroplanes, Radio, Automobiles, etc. Complete Index, 244 pages, attractive binding, 50 cents.

A Superior Speller

Twofold Design. In the preparation of the Metropolitan Business Speller we had constantly in mind two objects: first, to teach the pupil to spell, and second to enlarge his vocabulary, especially of words in general use.

Classification of Words. As an aid to the memory we have classified words, as regards sounds, syllabication, accents and meaning. We have grouped the words relating to each particular kind of business into lessons, by which the student is enabled to familiarize himself with the vocabulary of that business. We have interspersed miscellaneous exercises in the nature of reviews. We have grouped words that can best be learned by comparison, such as Stationery and Stationary.

Abbreviations of states, months, railways and commercial terms are given in regular lesson form, and grouped alphabetically. We regard abbreviating of almost equal importance with spelling.

Syllabication and pronunciation are shown by the proper division of words, and the use of the diacritical marks. The words are printed in bold type, and the definitions in lighter face, so as to bring out the appearance of the word,—an aid in sight spelling.

Metropolitan System of Bookkeeping

New Edition
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subject as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE **CHICAGO**

NO MONEY NEEDED
IN ADVANCE

I am willing to send in commission lovely goods for collectors, dealers or speculators. I possess a very big stock in novelties, European and overseas, war stamps, etc., etc. I am selling off this kind of goods at any price. I wish to know if wholesale or retail goods are wanted.

MONEY NEEDED

for one of the finest and biggest stocks of classical goods in Europe and overseas. Large stock in English and French Colonies. The finest of the fine in blocks, strips, single pieces, couples, stamps in covers. Whoever is a connoisseur and wants these luxury articles can apply for them without any obligation whatever. Will forward them at my lowest cash prices.

References Required for Unknown Firms.

GEZA SEKULA

LUCERNE, SWITZERLAND, Dreilindenstrasse 17

BLISS-ALGER

Bookkeeping and Accounting

A strictly new course just off the press, combining Bookkeeping, Business Practice and Banking. Makes individual instruction a pleasure. Exceedingly interesting to the student.

Three Systems

ACTUAL BUSINESS (with offices)
FOLDER (like above, without offices)
CORRESPONDENCE

For High Schools, Business Schools or any institution teaching Bookkeeping. Text and outfit sent to teachers for examination. Mention school connection.

BLISS PUBLISHING CO.
SAGINAW, MICH.

BYRNE TEXT
25 Years Success

They Are School Builders

There is as much difference between the practical result-getting quality of text books as there are between teachers. Your students are entitled to the best. Therefore investigate Byrne Simplified Shorthand, Byrne Practical Dictation and Legal Forms, Byrne Bookkeeping and Business Law, Byrne English and Correspondence, Byrne Practical Speller, Byrne Business Writing, Byrne Practical Touch Typewriting, and Byrne Shorthand in Spanish.

Fill in and mail for descriptive Price List.

Name .....

Address .....

School with .....

BYRNE PUBLISHING COMPANY
512 Wilson Bldg.
DALLAS, TEXAS

THIS MAGAZINE IS A SAMPLE OF OUR PRINTING

Summer School season is near. Let us figure on your requirements in

Catalogs, Announcements and Circulars

Prompt Service, Good Work and Fair Prices

THE HANN & ADAIR PRINTING CO.
133 East Chestnut St.
COLUMBUS, OHIO

Commercial Books

that are gaining in popularity daily because of their concise, authoritative, and interest-arousing qualities.

AN INTRODUCTION TO ECONOMICS

by Graham A. Laing, Professor of Business Administration and Finance, California Institute of Technology, Pasadena

The United States Bureau of Education and the Federal Board for Vocational Educaiton both highly recommend the teaching of Economics in all high schools. The subject is rapidly becoming an integral part of every school curriculum.

An Introduction to Economics is not a condensed college text, but is a text written especially for the secondard school. It is readable to a high degree, is easily within the grasp of high school pupils, is modern, and teachable.

The book has already met with a hearty reception in hundreds of schools. It will solve for you the problem of teaching Economics.

Bound in cloth; 454 pages.....$1.40

ESSENTIALS OF COMMERCIAL LAW

by Wallace H. Whigam, Schurz High School, Chicago

is rapidly becoming a favorite because of its simplicity of presentation and strong, practical constructive work to develop knowledge and application of principles.

The chapters are short and subdivided so as to make assignments easy. All the material in each chapter is so closely related and so skillfully co-ordinated that it is easily assimilated and readily recalled.

Topical outlines appear at the beginning of each chapter; a recapitulation and test questions at the end. The book is complete in every detail, but the non-essentials have been eliminated. It is the ideal text for use in commercial courses.

Bound in cloth; illustrated; 392 pages.....$1.40

BUSINESS ORGANIZATION AND ADMINISTRATION

by J. Anton de Haas, Professor, Foreign Trade, New York University

presents in an unusually interesting and readable manner, a comprehensive view of business organization and management. It deals with such subjects as Financial Institutions, Marketing, Selling and Advertising, Foreign Trade, etc.

This text will put the finishing touches to the commercial courses in both public and private schools, and wlil prepare graduates to cope intelligently with the problems that must be met in order to gain advancement.

Business Organization is a book for the manager and the youngest employee—in fact, it contains knowledge of vital importance to every individual negaged in business or commercial enterprise.

Bound in cloth; illustrated; 353 pages.....$1.40

WALSH'S BUSINESS ARITHMETIC

by John H. Walsh, former Associate Supt. of Schools, New York City

Something unique — not "just another arithmetic." Boys and girls take pleasure in learning when their attention is aroused. Walsh's Business Arithmetic creates interest from the very beginning because it deals with "real life" problems.

The examples are presented in such a way that they enter into the student's life and surroundings and he readily comprehends the necessity for this training.

Place Walsh's in the hands of your pupils and watch them become arithmetic enthusiasts. It rejuvenates with vitality the traditional dry subject of arithmetic.

Bound in cloth; illustrated; 496 pages.....$1.40

RATIONAL ARITHMETIC

by George P. Lord
Salem Commercial School, Salem, Mass.

was designed for private school use, but it can also be used effectively in high scohol commercial departments.

In this text arithmetic is arranged according to the topical method. This gives the course such elasticity that it can be readily adapted to meet individual requirements. The subjects of arithmetic and bookkeeping are correlated. Self-confidence, thinking ability, initiative, accuracy, and speed are developed.

The book is divided into two sections—Part One contains practice exercises. Part Two, illustration solutions. The explanations are concise, the methods those of business.

Bound in cloth; 268 pages.....$1.00

Send to Our Nearest Office for Full Informarion

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO BOSTON SAN FRANCISCO LONDON

BUSINESS LETTER PRACTICE

By JOHN B. OPDYCKE

FOUNDED 1874

J. L. HARMAN, PRESIDENT
J. MURRAY HILL, VICE PRESIDENT
S. ASHBY, BUSINESS MANAGER

THE EMBLEM OF THE EFFICIENT SCHOOL

BOWLING GREEN BUSINESS UNIVERSITY

BOWLING GREEN, KY.

March 28, 1924.

Mr. Clarence A. Pitman,
2- West 45th Street,
New York City.

Dear Mr. Pitman:

Your letter under date of March 18th has been referred to me as I am in charge of the class which is using Mr. Opdycke's BUSINESS LETTER PRACTICE. I have been using this text only ten weeks and I started using it only after a very careful examination of its contents. I find it to be unusually well suited to our needs. We wanted a text-book that would combine a certain amount of theory with a great deal of practice. The excellent examples and illustrations which this book contains and the interesting way in which the subject is presented enables me to hold the attention of the students in a class in which students many times are not interested.

I think one of the greatest compliments that can be paid the book is that out of sixty students in the last class I had, only one wanted to sell his book. These people are going out to positions as bookkeepers and stenographers and other office positions and they have seen how much good they may get out of this book if they keep it on their desks. It gives me great pleasure to say these few words concerning it.

Respectfully yours,

Thos. M. Dickerson

TEACHER OF ADVANCED BUSINESS CORRESPONDENCE.

TMD:NCV

Cloth; gilt lettering back and side; 582 pages. Price $2.50

ISAAC PITMAN & SONS, 2 West 45th Street, NEW YORK

The Business Educator

LUPFER

VOLUME XXIX COLUMBUS, OHIO, MAY, 1924 NUMBER 9

MR. FLICKINGER THANKS HIS FRIENDS

My Dear Friends:

The "Flickinger Apreciation Number" of the "Business Educator," including six additional copies, I have received. In turning over its pages I was greatly surprised to see that so much space was given to the work and character of your humble servant.

It was very considerate, indeed, to pass along the beautiful flowers of friendship while yet there was an opportunity for the recipient to enjoy their beauty and sweet fragrance.

I wish I could express the feeling of gratitude that wells up in my heart toward you all. Although I feel unworthy, I thank you from the bottom of my heart.

Receiving this great honor in the closing period of a busy career, I shall ever prize it as an appropriate and touching benediction.

Fraternally yours,
H. W. Flickinger.

Glenolden, Pa., April 3, 1924.

GLICK ACCEPTS TRUITT'S CHALLENGE

The April number of the Business Educator is before me, and I have read the challenge of Prof. Jay Truitt, Los Angeles, California. I note that he claims to be the finest penman that the world has ever produced, and that includes all of the great masters who have departed this life, especially L. Madarasz and A. D. Taylor. Why not let them sleep in peace? It is admitted that no one can excel their best work. Then he swoops down on "poor me," Mr. Lehman, Mr. Courtney (he did not state whether he means F. B. Courtney or T. Courtney, possibly it matters not for they are both very high-grade penmen.) Then he takes a jab at that prince of flourishers, W. E. Dennis. I will omit the names of the four persons named next in order, as I am not familiar with their work. Behrensmeyer, Blancahrd, and Tamblyn—there's a trinity hard to beat. But they, too, are thrown into the melting pot where Prof. Truitt will make it hot for them (?) when he wields his mighty quill. And then Ransom. What has he done to Prof. Truitt that he should be so fiercely challenged?

It seems to me that Prof. Truitt has taken in quite a lot of territory as well as space, when he calls on both Heaven and Earth to bring on their wizards of the pen. And we, each and every one of us, can have a whole hundred dollars, all for nothing, if we should happen to outdo ourselves and let slip from our humble pens something that may be better than Prof. Truitt can do.

I accept your mighty challenge, Prof. Truitt, to write cards in the ornamental style, with black ink, on white or cream cards, as in the 1920 World's Contest, and to make things interesting, let's make up a purse of two hundred dollars, each contributing one hundred dollars, and you and I will compete for the purse.

I suggest that we have three competent judges and that they be named by Mr. E. W. Bloser, and the money be put in Mr. Bloser's hands. Now send along your hundred and I will do likewise.

In conclusion, I wish to say that I have done but little professional writing for many years, but my old oblique holder is now coaxing me to get into the ring once more for this contest.

Yours very truly,
E. L. Glick,
Northwestern Business College,
Spokane, Wash.

E. G. Quamme, President Federal Land Bank, St. Paul, Minn., expresses his views on penmanship as follows:

"I believe that individuality be encouraged, but legibility demanded. A hotel register is a wonderful exhibit of penmanship. Fifty per cent of the signatures give trouble in reading and 10 per cent are so unreadable as to demand systems in large hotels, wherein the guest is served with a card stating, 'We read your signature as John Jones. If this is not correct please inform the clerk in order that we may not err in delivery of mail and telegrams to you.' Ten per cent require this service and 90 per cent of such service is waste.

"Study and practice in penmanship is one of the most important subjects in the grade schools. It is just as important and just as desirable to be a good penman today as it ever was. While it is true that modern appliances eliminate much hand writing in office work, yet everyone working in an office finds it necessary to do a considerable amount of writing. Especially is this true in all kinds of clerical work.

"Most people have to do more or less clerical work through life. There are only a few executives and even those that attain to executive positions come to them by working up through various departments, and must therefore be able to do good and efficient work. Good executives who are poor penmen are handicapped.

"I believe that the training in good penmanship is of high value to the child. It trains the eye, the muscles and acquires control of the nerves."

MEETING OF THE NATIONAL ASSOCIATION OF PENMANSHIP SUPERVISORS

St. Louis, Mo., April 23, 24, 25

While this number of THE BUSINESS EDUCATOR is being run off the press, the penmanship supervisors of this country are holding what promises to be the largest gathering of the kind ever held.

And, judging from the list of persons who are to deliver addresses or read papers, the number of subjects to be discussed, and the wide interest shown, we believe we can confidently state that, as far as advancing the cause of handwriting is concerned, it also promises to be one of the most important meetings of the kind ever held in this country.

A page of our space is set aside in each issue of THE BUSINESS EDUCATOR for the use of this Association in which to make announcements, furnish information and news regarding the work it is doing, and no doubt that page in our June issue will be eagerly watched for news regarding the St. Louis meeting.

H. C. Walker, Supervisor of Writing in the St. Louis schools, is president, and E. G. Miller, Director of Handwriting in the Pittsburgh, Pa., schools, is secretary.

THE BUSINESS EDUCATOR

Published monthly (except July and August)
By THE ZANER-BLOSER CO.,
612 N. Park St., Columbus, O.

E. W. Bloser - - - - - - - - Editor
Horace G. Healey - - - Contributing Editor
E. A. Lupfer - - - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

Single copy, 15c. (To Canada, 10c more; foreign, 20c more.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy must reach our office by the 10th of the month for the issue of the following month.

Business Penmanship

By OLIVE A. MELLON
Supervisor of Handwriting, McKeesport, Pa.

Send Miss Mellon two pages of your practice work with 10c and she will criticise and return your work

Opportunity usually presents itself but once. "Time and tide wait for no man;" neither does opportunity. Regret follows in its wake.

However, opportunity has not gained upon you to the extent that you may not grasp it at this stage of the penmanship game. Begin now by practicing the preceding lessons. With very little extra effort you will be able to complete all previous lessons, realizing it has been time and money well spent.

May we not have some additions to our present class membership?

We are indeed truly grateful with results thus far, and hope that many others will avail themselves of this splendid opportunity to become a good business writer, and at the completion of the course be able to secure a B. E. Certificate.

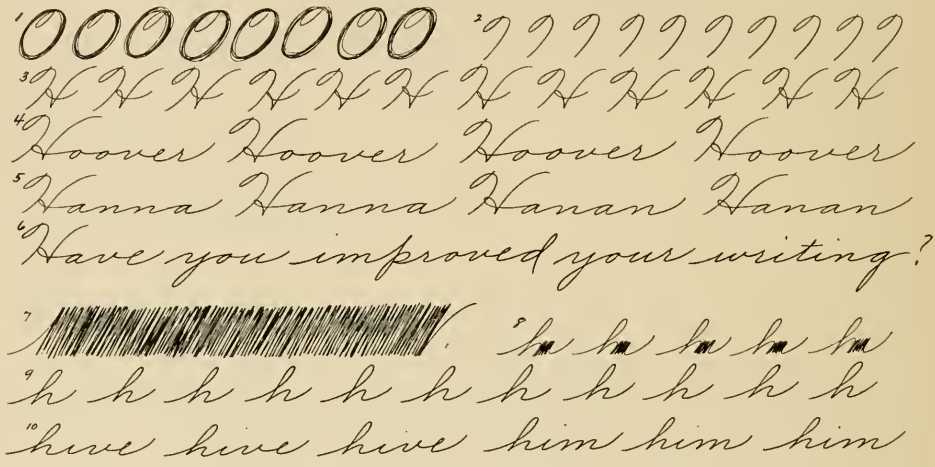


PLATE 13

Drill 1. Begin this exercise with the loop and the indirect oval to the count of 8.

Drill 2. In this loop exercise watch the height, the slant, the spacing, and the width between the loop and the down stroke.

Drill 3. Begin the capital **H** like the capital **K**. The second part should start leftward and should end with an upward curve. Keep the two main down strokes almost straight and parallel. Count 1-2; 3-4.

Drill 4. Be watchful of initial and final strokes. Keep the fingers from acting.

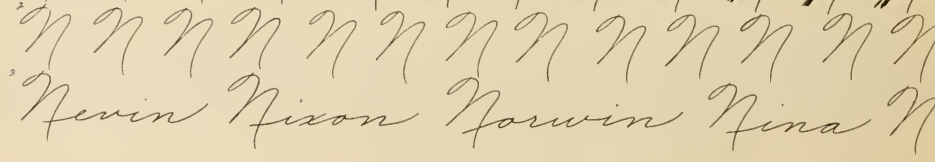
Drill 5. Practice the capital combination many times before writing the entire name. This requires an abundance of movement in order to obtain a smooth, graceful line.

Drill 6. Practice the one space push and pull exercise at the rate of four hundred strokes to the line. Keep all strokes on main slant. Watch beginning and ending strokes.

Drill 7. Write the small **h** exercise to the count of 10. The push and pull part being just as high and wide as the second part of the h. Use plenty of curve in the beginning stroke.

Drill 8. Curve the up stroke, not checking the motion at the top. Guard against making the second part of the **h** too narrow.

Drill 9. Practice the word **"hive"** to the count of 8; also the word **"him"** to the count of 8. Try to develop speed in this practice, and at the same time giving attention to the form.



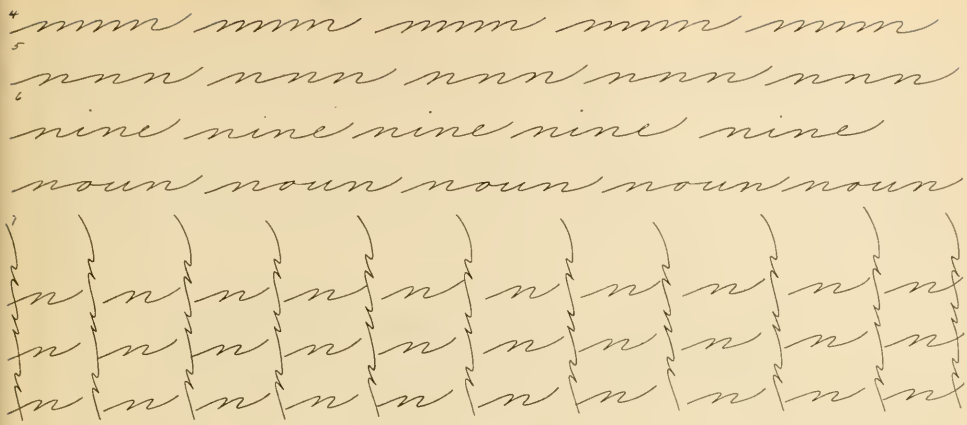


PLATE 14

Drill 1. Begin this exercise with the loop. Retrace the straight stroke and finish as capital **N.**
Drill 2. Make the capital **N** to the count of 1-2. Finish off to the right below line with light touch. The second round turn not as high as first. A high narrow letter is preferred.
Drill 3. Keep the minimum letters uniform in height and the spacing wide between them. Secure a fine quality of line. A good position is an aid to quality of line.
Drill 4. Write the small **n** exercise to the count of 8. Five group to line.
Drill 5. Connect three small **n's.** Remember more spacing between letters than in letters. Count 1-2-1-2-1-2-1.
Drill 6. Write these words observing the size, slant and spacing.
Drill 7. Write 3 lines of small **n.** Make equal spacing between letters. Turn the paper and write the word **nun** between each row of **n's.** This will help secure straight writing without the aid of lines.

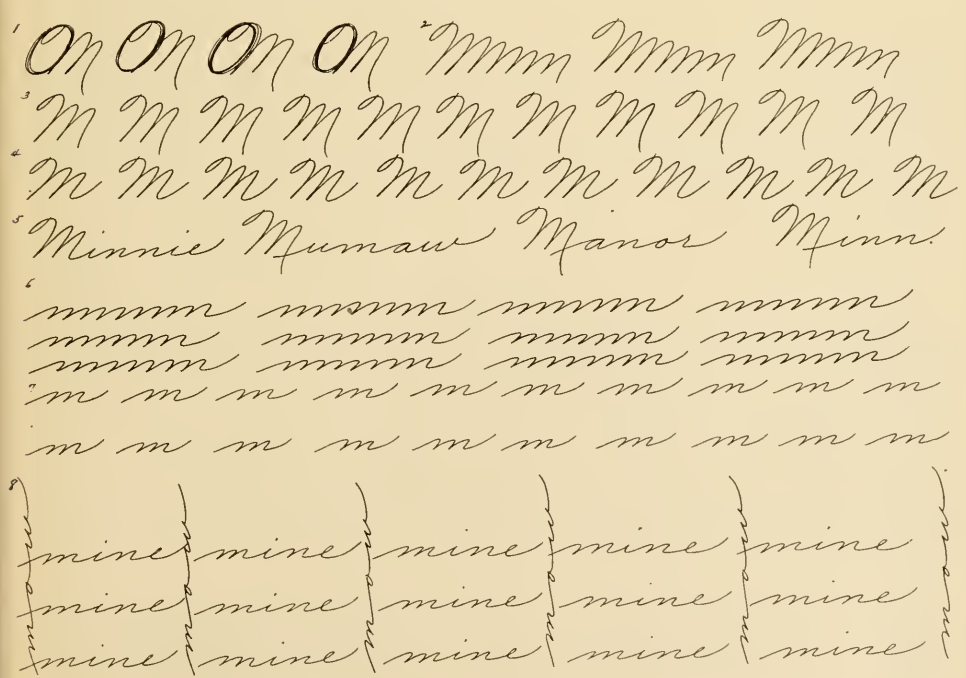


PLATE 15

Drill 1. Begin this exercise with a loop, surround with indirect oval and finish as capital **M.** Count 1 for loop, 2-3-4-5-6 for oval, and 7-8 for **M** part.

Drill 2. Make this **M** exercise with a quick in and out motion. Diminish each turn at top and finish off on count of ten. Retrace about half the height.

Drill 3. Keep the down strokes of **M** straight and parallel. Make the top part of letter slant toward the right. Count 1-2-3.

Drill 4. Finish these **M's** with up strokes.

Drill 5. Remember you are striving for both form and freedom in writing. Criticise each word as you write it.

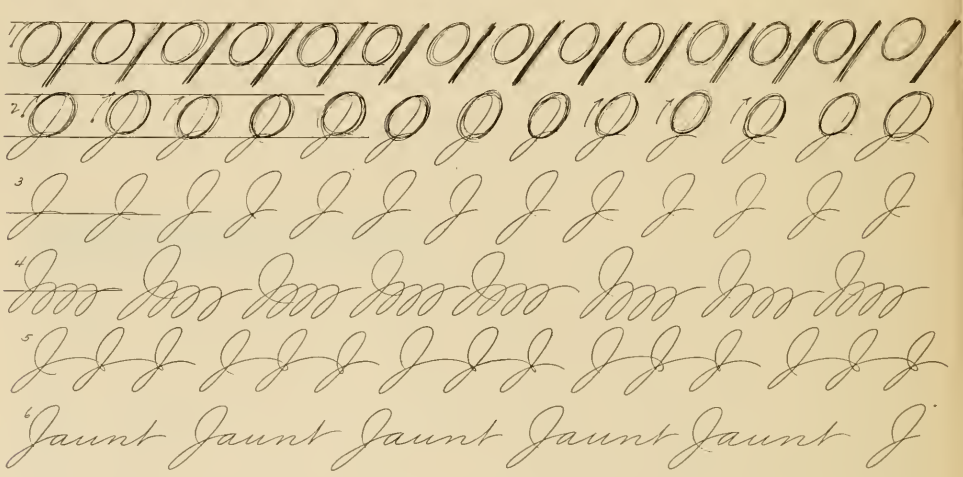
Drill 6. Write the small **m** exercise to the count of 1-2-3-4-5-6-7-8-9-10. All round turns the same in height, equal spacing between turns and all down strokes on the same slant.

Drill 7. Write to the count of 1-2-3-4. Watch last down stroke. Keep it same in length as other down strokes.

Drill 8. Write five words to line and three lines. Turn paper and write **now** between each word, placing a letter in middle of each space. Be exact about spacing.

Sensible Business Writing

By C. C. LISTER, 26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School for Teachers, Brooklyn, N. Y.



INSTRUCTIONS

No. 1. Make the retraced ovals one space high and make the retraced straight lines extend about a half space below the base line, that is, a space and a half in length. These two movements are combined in making capital **J,** and they are therefore appropriate movement exercises. Count 1-2-3-4-5-6 for each continuous movement.

No. 2. Make the retroced oval six times and complete the exercise by pulling through the center of the oval and forming a loop to a count of 1-2-3-4-5-6-7. The repetition of the oval movement as a preliminary part of the exercise will insure the use of the arm movement.

No. 3. Make the top of capital **J** broader than the bottom. Start from below the base line. Curve the upward strokes well and make the downward stroke almost straight. All lines should cross at the base line. Count 1-2 for each letter. Speed 70 good **J's** in a minute.

No. 4. This somewhat novel exercise will serve to break up finger movement, stimulate the use of arm movement, and foster that boldness of stroke that is so desirable in good writing. Count 1-2-3-4-5. Make all lower loops the same size.

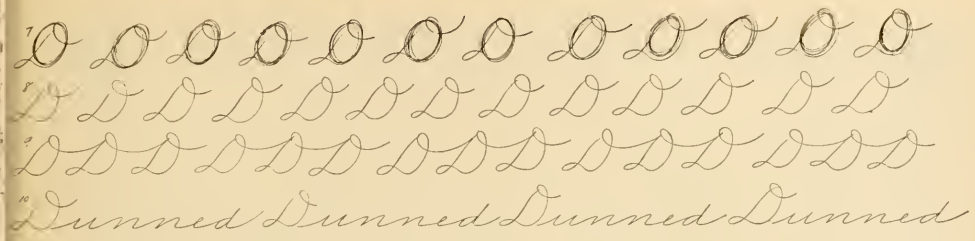
No. 5. This, too, serves a purpose similar to that of No. 4. The broad sweep of the pen to the right will strengthen the lateral movement. Sweep over to the right nearly an inch and loop at the base line, making the motion continuous until three letters are made. Count 1-2, 3-4, 5-6.

No. 6. Write the complete word without lifting the pen between letters, but check the movement at the top of **a.** Say capital **J, a-u-n-t.**

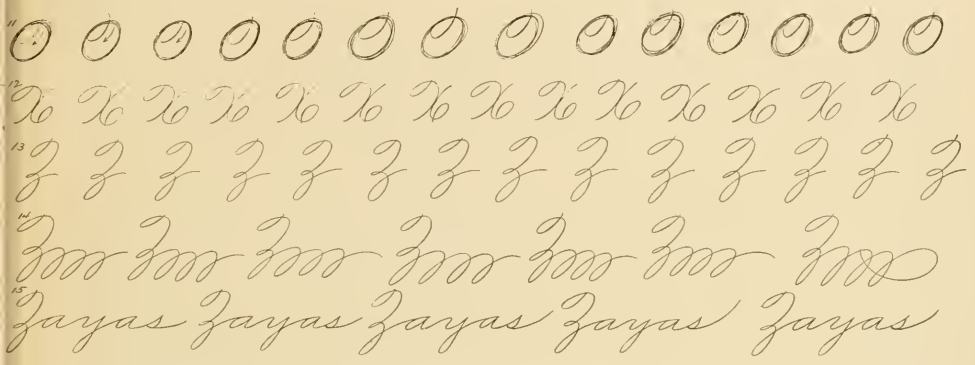
No. 7. Begin by making a slanting line, almost straight, a loop at the base line, retrace the oval, and finish like a capital **O.** Count 1-2-3-4-5-6-7-8.

Nos. 8 and 9. Observe that **D** touches that base line at two points and that the final loop at the top is small. Count 1-2-3 for a single **D** at a speed of 60 letters a minute. The combination of three **D's** will serve to develop form, movement, and control. Count 1-2-3, 1-2-3, 1-2-3.

This kind of practice will serve to develop the ability to join capitals when writing signatures.



No. 10. This word provides practice of the capital and the small **d**. Do not join the capital and the letter following. Space evenly and write the word five times on each line.



No. 11. This exercise serves as a preparation to make capitals **X** and **Z**. Begin with a loop and retrace in the reverse direction to a count of 1-2-3-4-5-6.

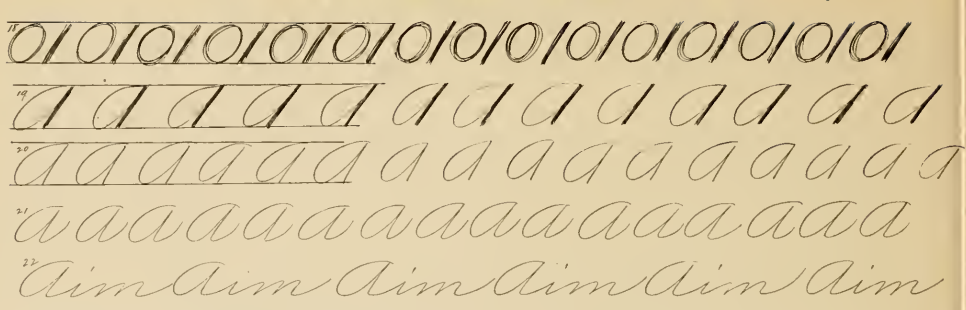
No. 12. Curve the down strokes well. Make the two parts touch at the center. The second part is quite like a large figure **6**. Count 1-2, 3-4.

No. 13. The **Z** consists of three loops, all pointing downward. The first two are small, and the last is long. The second loop should touch the base line. Count 1-2-3 at the rate of 45 letters a minute.

No. 14. This exercise is similar to No. 4, and serves a similar purpose. Count 1-2-3-4-5-6.

No. 15. This is at least a new word beginning with **Z**. It is the name of a South American ruler. Note the joinings of **Za** and **ya**.

Nos. 16 and 17. If one would become proficient in making the various capital letters there must be much practice of each capital. This may be done by writing line after line of a letter in the usual manner. The practice may be made somewhat more interesting by varying the arrangement. One suggestion as to novel arrangement is illustrated here for the practice of capitals **W** and **U**. First write a line of **W**'s about one inch apart. On the next line write the **W**'s under the open spaces above. On the third line write the **W**'s directly under the **W**'s on the first line as shown in the copy. After writing five or six lines turn the paper and write across the lines, placing a **W** in each open space. Neatness may be increased by trying to avoid having letters touch each other.



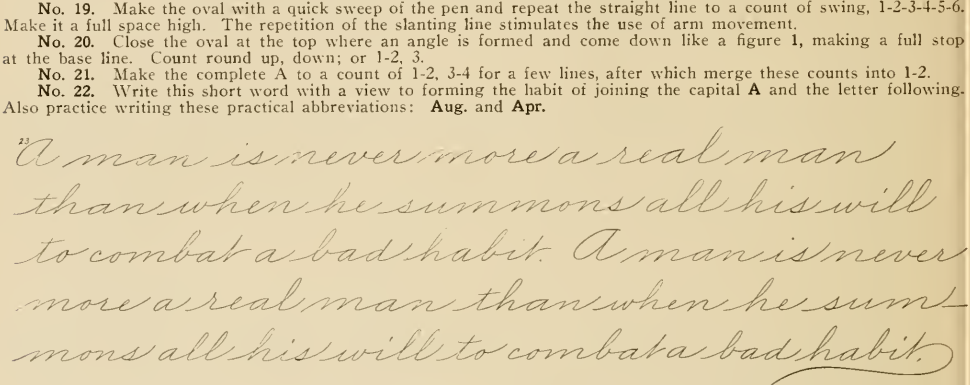
No. 18. Here is a good way to teach capital **A**, which is a combination of the direct oval and the straight line. Retrace each to a count of 1-2-3-4-5-6. Size, one full space.

No. 19. Make the oval with a quick sweep of the pen and repeat the straight line to a count of swing, 1-2-3-4-5-6. Make it a full space high. The repetition of the slanting line stimulates the use of arm movement.

No. 20. Close the oval at the top where an angle is formed and come down like a figure **1**, making a full stop at the base line. Count round up, down; or 1-2, 3.

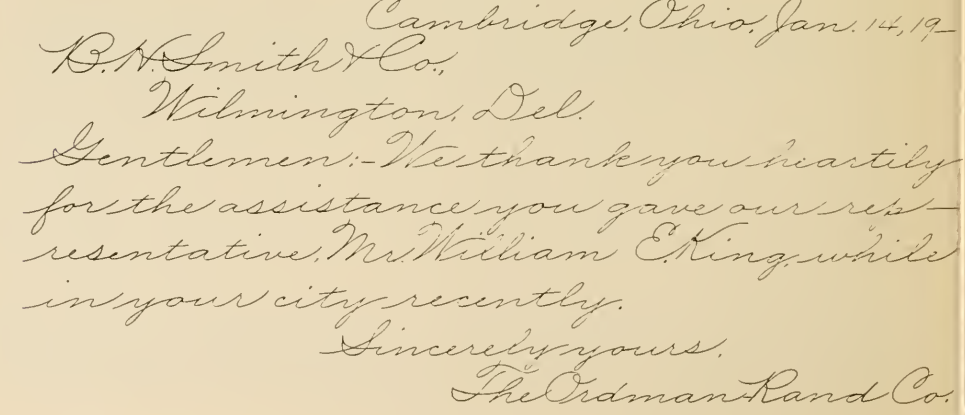
No. 21. Make the complete A to a count of 1-2, 3-4 for a few lines, after which merge these counts into 1-2.

No. 22. Write this short word with a view to forming the habit of joining the capital **A** and the letter following. Also practice writing these practical abbreviations: **Aug.** and **Apr.**



No. 23. The sentences provided in the preceding lessons have consisted of single lines across the page. This was to aid the student in establishing correct size and spacing, and to limit, for the time being, the list of words to be written. In doing this, however, the completed page presented a column-like appearance, more nearly like lists of words in a spelling lesson than a paragraph.

In order to avoid this appearance, practice writing this sentence, occupying about two and a half lines. By beginning the new sentence immediately after the last word of the preceding sentence, the page when completed should have the appearance of a solid page of writing.



Written by E. A. Lupfer

Supplementary Business Writing

By F. B. COURTNEY

Comment Prepared in the Office of The Business Educator

$22.00

Milwaukee, Wis., Feb. 7-
Received of J. A. Wallace & Co.
Twenty two 00/100 — Dollars
In full of acct to date.
A. Lawler & Co.

$1409.00

Cincinnati, O., Mar. 1-
Fifth National Bank
Pay to J. Morgan & Co. or order
Fourteen Hundred Nine Dollars
B. W. Howard

$115.00

Illiopolis Ill., Feb. 5-
Farmers & Merchants Bank
Pay to A. T. French & Co. or order
One Hundred Fifteen Dollars
B. C. Homer & Co.

$14104.00

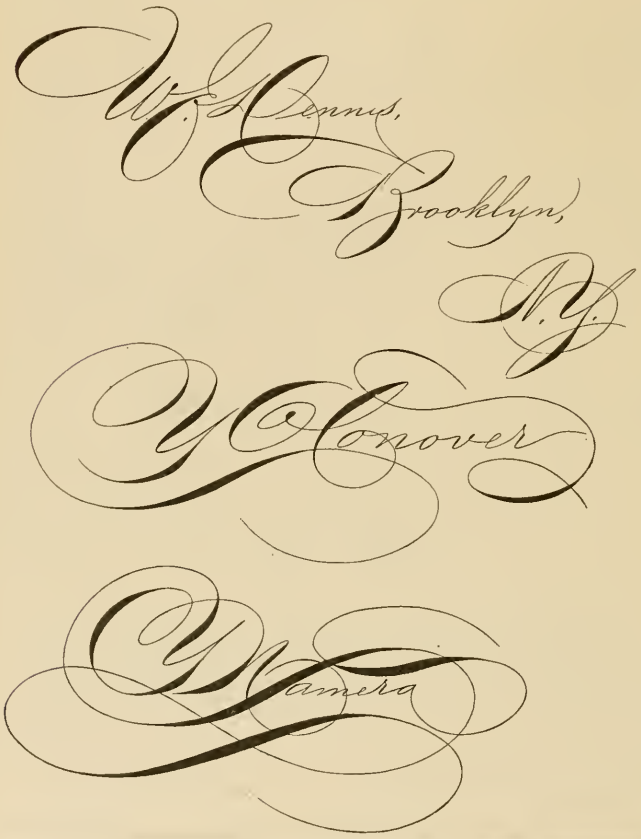
Boston, Mass., Mar. 4-
American Loan & Trust Co.
Pay to W. H. Bart Drug Co. or order
Fourteen Thousand Four Dollars.
Robert Murray & Co.

This is the last page of business forms by Mr. Courtney in this particular style. Watch for further business writing from his pen next month, but somewhat different in style. The practice you have had on the business forms we have presented for some months past ought to prepare you nicely for that which is to follow.

ORNAMENTAL WRITING

By RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

Send Mr. Guillard two pages of your practice work with 25 cents and he will criticise and return your work



This month we have more elaborate copies of addressed envelopes and signatures. Some of them may try your skill, but working on a difficult combination will develop skill.

Try your hand at creating combinations. Study the arrangement, effect and quality. Address your envelopes in a dashy style and your friends will anxiously look for letters from you.

SIMPSON REPLIES TO HASKIN

W. B. Simpson, the well-known penmanship and commercial teacher in the Phoenix, Arizona, Union High School, is one who does not believe in letting go unchallenged statements like that made some time ago by Frederick J. Haskin, the newspaper writer, Washington, D. C. The B. E. is pleased to present Mr. Simpson's reply to Mr. Haskins as follows:

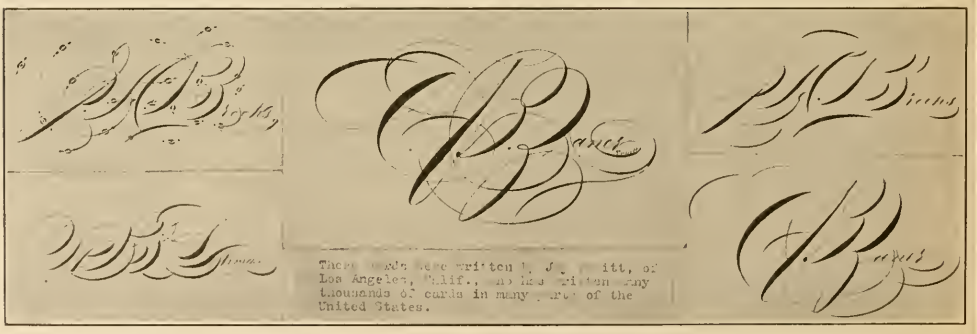
Some time ago Frederick J. Haskin wrote on penmanship, treating of the character and of the ability of penmen.

The article is very convincing. It almost persuades that evil lurks in good penmanship. It reminds me of the castigation of the violin as the devil's fiddle. His statement is a stab at art. His argument leads one to believe that the future will be built on ugliness and irregularity in order to insure a full reward in the Kingdom Come.

The issue of Haskin's stricture appears as follows:

> Is good penmanship mainly associated with lesser or greater abilities? proof can be found by investigating cases of high scholarship in our schools and colleges. In considering cases, it may be held, that none should be judged unless the student had equal opportunity to get correct training in penmanship and other subjects. It would seem fair to consider cases of normal physique only. Genius (?) is not believed to be the only cause contributing to poor penmanship.

Should the Business Educator or others undertake research work in this matter, the following is worthy of note: In the 1923 State Commercial Contest at Tuscon, Arizona, the winners of first places were good penmen. The great majority of all winners were fair penmen. In grading longhand manuscripts, penmanship had little if any weight.



A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

TALES OF THE MELTING POT

An Amazing Dutchman

PART II

It was about the time of his return from the Boston journey, that the boy made the acquaintance of the Reverend Henry Ward Beecher. The Beecher trial, in which the distinguished clergyman was sued for $100,000 for allienating the affections of the wife of Theodore Tilton, another distinguished editor and orator, was over and this boy never heard of it. He had been too busy with his various enterprises to pay much attention to the matter. But he became acquainted with Mr. Beecher through the Sunday School classes, and used to go over there and take shorthand notes for the clergyman evenings.

Mr. Beecher was a great fellow for lending books, but always forgot who borrowed them, and when he wanted them he never knew where to go. One evening the great preacher suddenly appeared at a friend's house and quietly entering the drawing room, without taking off his overcoat, he walked up to his friend and said: "Rossiter, why didn't you bring back that 'Ruskin of Mine' that I lent you?"

The man colored to the roots of his hair. "Why, Mr. Beecher," he said, "I will go up stairs and get it right away; I would not have kept it so long only you said I might."

At this Beecher burst into a fit of merry laughter. "Found! Found!" he shouted, and he took off his overcoat and threw himself into a chair. When he could stop laughing he said: "You know, Rossiter, that I am always ready to lend my books to anyone who makes good use of them and bring them back, but I always forget to whom I lend them. It happened in this case that I wanted this volume of Ruskin about a week ago and when I went to the shelf for it, it was gone. I knew I must have lent it, but to whom I could not remember. During the past week I began to demand that book of every friend I met to whom I might have lent it. Of course, every one of them protested innocence, but at last I have struck the guilty man."

In the meantime Bok had become quite a publisher himself. He and another friend published a little magazine which got quite a circulation, and he published a theatre program that contained quite a lot of interesting news about stage people, and finally he offered Henry Ward Beecher $250 a week to write him a weekly letter giving his views on matters and things and he sold this letter to a string of newspapers all over the country. Beecher thought it was a crazy idea. He didn't suppose anybody would pay $250 to know what he thought about Woman Suffrage or Slavery or anything else, but he took their money and never collected it, but put it to one side till about six months after and he asked young Bok if he was getting his money back and he told him he was getting it twice over, and Beecher went and cashed the checks for Beecher was hard up all the time, for he spent his money as freely as he earned it, and then Edward became the advertsing manager of the firm of Charles Scribner's and Sons, and that was a great oportunity.

He had the gift of getting advertising as nobody else did before or since. And he made a tremendous success of it. He was hired as a stenographer but very few letters were ever distated to him. He did most of the dictating, and he could do anything with cranky authors that nobody else of the firm of Scribner's and Company could. He tells how he went to see Robert Lewis Stevenson with some proofs to be corrected and he was not very favorably impressed with Stevenson.

Stevenson, by the way, was dying of consumption all the time till finally he died of something entirely different, as people often do. You get all ready to die of heart disease and the first thing you know you get run over by an automobile which makes a sort of strawberry jam out of you. He found Stevenson smoking a cigarette. Stevenson always smoked cigarettes when he was not asleep. He said he was not a prepossessing figure, his skin was yellow and his long black hair was not combed, and his finger nails had been allowed to grow long almost like those of a Chinaman and his fingers were stained with a cigarette yellow. He looked sloven and he didn't care a tinker's dam what the critics said about him. He had just written that amazing little book, "Dr. Jekyl and Mr. Hyde".

G. Frank Stockton was another acquaintance and the "Lady and the Tiger" made a great sensation, and there was Mrs. Burnett with "Little Lord Fauntleroy." Very fine books were these.

There was big money in the advertising of these novels, and the young Dutchman made a tremendous success as advertising man for the young publishing house, for the oldest member of Charles Scribner's and Sons was not yet 30.

One morning the young Dutchman's employer happened to come to the office earlier than usual and found the letter he had dictated late in the afternoon ready to be signed. "These are the letters I gave you late in the afternoon, are they not?"

"Yes, sir."

"You must have started early this morning, didn't you?"

"No sir, I wrote them out last evening before I left."

"Like to get your notes written out before they get stale?"

"Yes, sir; I think it is a good idea to

(Continued on page 16)

Miss Olive Mellon, Supervisor of Writing, McKeesport, Pa., conducted a very large class in Zaner Method Penmanship at the North Carolina College for Women at Greensboro, N. C., last summer, as will be seen by the enthusiastic group of teachers in the picture above, who attended her classes.
Courses were offered in methods, class drill, blackboard writing, etc., and a large percentage of the teachers who attended the class were granted Zaner Method Teachers' Certificates. Miss Mellon states that the indications point to even a much larger enrollment next summer.

Teaching the Primary Child to Write

BY FRANK N. FREEMAN
Professor of Educational Psychology, University of Chicago

Article II

Some of the ways in which the basic principles mentioned in the first article, have been violated, may be mentioned. The more progressive systems are abandoning or modifying the methods about to be described, but fifteen years ago they were nearly universal among arm movement systems and they are still common.

1. **Too great skill of movement is demanded by requiring too much speed in writing exercises or words, by requiring comparatively small writing and by requiring the use of pen and ink.** The second grade child can write only forty percent as rapidly as the eighth grade child. If he tries to write faster his writing becomes a scrawl. The child writes small if left to himself, but small writing must be more accurate than large writing and small writing should therefore be avoided. By requiring the use of pen and ink we introduce all the difficulties at once. This is bad pedagogy.

2. **In attempting to teach arm movement with rest at the start a movement is demanded which requires undue control for the beginner and for which the young child's arm is not suited.** In writing with the arm movement, it is necessary to control or repress the tendency to move the fingers. In spite of all our efforts the primary child always uses a large amount of finger movement. Arm movement is difficult both because the child has to repress the finger movements and because the muscles of his forearm are not large enough to furnish a good pad on which to oscillate. We should abandon unattainable goals and set up those we can reach.

3. **In laying much stress on formal exercises the child's disposition to dramatize his actions is violated.** It is not necessary to abandon all drill. The child has a certain enjoyment in rhythmic movement. But if we watch his spontaneous play we shall see that in most of his actions he is making believe. Traditional systems have taken no account whatever of this fact.

4. **An undue number of formal exercises also prevents the child from thinking of writing as a means of expressing his thought.** Must the child always and from the very start write only when he is expressing his thought or delivering a message? Probably not. But in writing, as in reading, we have come to recognize a serious danger that the child shall form the habit of going through the motions merely. Writing should not be divorced from thought. It should be the ready expression of thought.

5. **Another type of teaching, the opposite of that which has just been described, errs in not giving the child any guidance in how to write and in not securing any organized practice.** Some teachers have reacted so strongly against the extremely formal type of teaching which I have been criticizing that they leave the child to his own devices and trust to nature to develop the right kind of writing incidentally. The fruits of this neglect of training condemn it. We need to find a type of training which will conform to the child's nature and yet which will develop a good habit.

Having applied the basic principles negatively by criticizing certain current methods because they violate these principles, I shall, in the final article, make positive suggestions concerning appropriate methods.

HOW DR. FREEMAN BECAME INTERESTED IN HANDWRITING

Dr. Freeman first became interested in Handwriting as a form of learning in 1905, when he was a graduate student in Psychology at Yale University. He chose Handwriting as a research topic because of its relation to Education. Dr. Judd who was head of the laboratory, had previously made some experiments on Handwriting and thus introduced the subject to Dr. Freeman. The Yale experiments were reported in two monographs in the Psychological Monograph Series 1907-1914.

After receiving his degree at Yale in 1908, Dr. Freeman spent a year in Germany, making some experiments on the recognition of numbers by children. Coming back to the University of Chicago in 1909, he continued to study and experiment with handwriting. A very practical discussion of his experiments appeared in "The Teaching of Handwriting," which publication has done much to bring the teaching of handwriting under the influence of higher educational thought.

Dr. Freeman is not only an authority on the teaching of Handwriting but he has made many contributions to the cause of education in general by contributing to the Elementary School Journal, Psychology of Education, The 18th Yearbook of the National Society for the Study of Education, etc. Some of his better known books on general subjects are the Psychology of the Common Branches, 1916; Experimental Education, 1916; How Children Learn, 1917; and, Visual Educational, 1924.

The penmanship profession is extremely fortunate, in that a Nationally known educator of Dr. Freeman's scholarship and ability is interested in the teaching of handwriting. THE BUSINESS EDUCATOR takes singular pleasure in introducing Dr. Freeman to our readers through the medium of the splendid articles which are appearing in the current issues

AN AMAZING DUTCHMAN

(Continued from page 15)

get my day's work done before I quit."

The next pay day the young fellow found an increase in his envelope. It is a mighty mean trick for any employer to come around about half past four and dictate a whole string of letters, and I know a mean invariable man, and when he died every stenographer that ever worked for him was pleased to go to his funeral.

It was on October 20th, 1889, when Edward Bok, whose story I am telling you, became editor of the "Ladies' Home Journal." His mother begged him not to take it. She said, "Edward, you don't know a thing about women. The only woman you know is your mother, myself. You had no sisters, and you have been too busy to associate with girls. You're entirely unfit to edit a ladies' paper." All the boys in Scribners, where he was very popular, told him that he was a perfect idiot to give up the chance he had with a live publishing house in New York and go to dead Old Philadelphia to become editor of a women's paper, but Cyrus K. Curtis, a Maine Yankee, had a fifty cents a year paper over in Philadelphia. Curtis didn't know much about women either, but he had a smart wife, probably from Maine, too, and she had built up a circulation of three or four hundred thousand copies of the fifty cents paper which was getting quite a lot of advertising, and this young Dutchman thought he saw there an opportunity to do a lot of things that he couldn't do elsewhere, for Curtis offered him full swing to run that magazine, and he went over there and commenced an amazing career. He retired at the age of fifty-eight, about three years ago, leaving the "Ladies' Home Journal" with the circulation of more than two million, a million dollars worth of advertising each month, and Cyrus K. Curtis was one of the foremost publishers of the world, owning the majority of the stock in the "Ladies' Home Journal," the "Saturday Evening Post," "The Country Gentleman," "The Philadelphia Public Ledger," and since then the "New York Evening Post." The same abounding nerve that had made this small boy collect autographs and get autograph letters worth thousands of dollars from leading literary men of the world followed him in his Philadelphia career. There didn't seem to be anything on earth that could stop him. If he wanted a contributor to his paper, he went for him. When you got a circulation of a couple of million and an advertising patronage of a half million a month or more, you can get most anything you want.

Mr. Hayes, ex-president, had always been a friend of young Bok, and he didn't have any trouble in getting contributions from him. Grover Cleveland was not an easy man to get at. When Curtis went to him and said, "Here, you're the man that says public office is a public trust, and you live up to that saying. You ought to tell the rest

(Continued on page 22)

MENTAL MEANDERINGS

By CARL MARSHALL
Route 1, Box 32, Tujunga, California

It is the supreme tragedy of human life, that so many of us who live it get so little out of it.

The Rewards of the Outdoors

Probably no normal human being has been so constituted that he cannot be happy, provided he goes about it right. Kindly Mother Nature stands over us, her generous arms laden with the things that make life a joy, and free for the taking, yet how many of us never put our hands into her basket, but go our joyless way, living our petty, sordid, insignificant, boresome lives, with hardly a worth-while item on the credit side of the ledger when we come to strike the final balance sheet.

It's all wrong, and an entirely needless wrong. Whether a man is to be happy or miserable, depends on himself: "The Kingdom of Heaven is within you," said Christ. All we need is to throw open the windows and doors of our souls to the goodness and beauty and truth of this glorious world that the Supreme Wisdom has given us to live in. A few nights ago, a young man, seemingly quite sane and in good health, who had been occupying a room adjoining mine, in the hotel where I have been sojourning, passed out of life through the agency of a dose of strychnine, leaving a brief note on his dresser, saying that he was "tired of life." He was not tired of life: he was only tired of the prison in which he had locked himself entirely away from life. I think that if I could have placed on his writing table a bouquet of fresh wild flowers and got him to study them for an hour, he would never have taken that fatal poison. I have yet to hear of any naturalist who became a suicide.

A human being so gross that he is unable to thrill in the presence of the beautiful things of the outdoors, is a pitiable creature with little to divide him from the caterpillar or the ape. Perhaps we may hope that there is no one quite without this capacity. There would seem to be two sets of opposing forces tugging at the human soul, the one drawing man downward to the brute, the other lifting him toward the angels. Surely it is, that nature love is among the latter. Rarely indeed, is any man or woman who has it, thoroughly bad, and those who have studied them say that confirmed criminals almost never manifest it. Your thug or gun-man is as unmoved in the presence of a sunset or a rare picture as is a wolf for a hyena.

In the old country schoolhouse debating society, when I was a boy, a favorite theme for discussion was the question as to which are more admirable, the works of Nature or the works of Art. I recall that the "Nature" side secured a prime advantage by showing that nearly all the beautiful things of Art have their origin in Nature. Architecture simulates the tesselated symmetry of the cliffs, or the gothic arches of the primitive forests; sculpture finds its sublimest content in idealizing the "human form divine"; painting attains its highest glory in spreading seas and skies and forests and mountains on its immortal canvasses, while poetry, the sublimest art of all, quickens in the soul of man a sense of that divine beauty that irradiates all created things from the wayside daisy to the most distant star.

But the rewards of the outdoors are not limited to the thrills of the aesthetic emotions. They contribute equally to the pleasures that flow through the intellect.

How much more do we enjoy the things of the woods and the fields and the sea, when we understand them! I have sometimes amused myself watching the crowds of sight-seers wandering more or less aimlessly through the great picture galleries of the Eastern cities. Most of them were bored and looked it, mainly, I think, for the reason that they knew little or nothing about the things they were gazing at. Such names as Rubens, Turner, Velasquez, Breton, Bierstadt or Chase, meant nothing to them. Most of the gazers could not have told an etching from a Corot painting. It is the same way in the woods. To a hiker who knows nothing of Botany, one flower or tree is much like another. Without at least some of the knowledge of birds possessed by men like Roosevelt or Burroughs, the rarest warbler or other migrant would mean no more to him than a chick-a-dee. How can anyone enter into the spirit of the woods and the fields without knowing something of what is going on all about him? In a few weeks now, millions of prosperous and pleasure-loving Americans will be motoring over the three or four millions of square miles that comprise Uncle Sam's far flung domain. Many will have their young folks with them. Let us hope that some of them will do something more than gaze at the passing landscapes and exclaim: "Aint nacher grand!" The shelves of our book-stores are crowded with good handbooks of the outdoors,—books dealing with trees or flowers or birds, or insects, or fishes, that may be read understandingly by anybody who has got as far as the Eighth Grade, and that, taken along, will put something mentally worth-while into the outing. All of us love the things of the outdoors better as we come to know more about them. Thanks to the nature books, we can do this now without going to college.

A very fine alphabet by Clinton Skillman. You can make no mistake by carefully studying and imitating it. Drawing this alpbabet out carefully with pencil and inking in with an ordinary pen is excellent form study. Try it.

Employee Responsibility in Business

By J. S. KNOX
The Knox School of Salesmanship, Oak Park, Ill.

INVENTORS AND SALESMEN

There are two great groups of people in this country who have been largely responsible for the development of industry and commerce in America. These groups are — inventors and salesmen.

There are two types of inventors just as there are two types of salesmen. All inventors first study the needs of the public and then create ideas in the abstract that are needed to overcome the difficulties. One group of idea-inventors transforms its ideas into better laws, better educational methods and higher ideals of living and of life. The other group translates its ideas into blue prints, then into machines that are useful in commerce and industry.

There are two distinctive groups of salesmen. These groups are distinctive wtihout regard to whether they create their own ideas or use ideas that have already been created. The one group sells ideas—the other group sells products.

George Washington and his associates spent many years and a tremendous amount of physical and mental effort in attempting to sell new ideas of Government to the people of the United States, before he was successful. Abraham Lincoln and his associates had great difficulty at first in selling the emancipation idea to Congress and the country.

During the last twenty-five years, a few far-sighted and high-minded educators have done everything within their power to sell the idea of industrial and commercial education, to the educational leaders as well as to the people of the United States. They have partially succeeded. The idea is not entirely sold yet.

Between 1764 and 1814, a period of fifty years, the world was given the following basic inventions: In 1764 James Hargreaves invented the Spinning Jenny. In 1782 James Watt invented the steam engine. In 1786 Henry Cord invented the process of converting pig iron into malleable iron. In 1793 the cotton gin was invented by Eli Whitney. In 1807 Robert Fulton harnessed the engine to a boat and made it the first steam boat, while in 1814, Robert Stevenson invented the railroad locomotive.

These basic mechanical and industrial inventions and the others that have followed have made possible an entirely new civilization.

Fifty-one years ago, the world had not yet learned to know the typewriter, the adding machine, the telephone and the cash register. The engineering skill and ability that produced the marvelous inventions during the last 100 years would have been useless if these inventions had not been sold by salesmen of the country to the public, which did not want any of them.

The average individual has very limited education and he is without vision. His fundamental tendency is to oppose every new idea that is offered the world. The public, composed of average individuals, has stood like a stone wall against the inventions of the last 100 years which have advanced this country further commercially and industrially in that period than it had been advanced during all the previous years of recorded history.

For 100 years, we have had engineering schools to teach the fundamentals of engineering, but the science of selling and of merchandising have only been perfected during the last two decades. The science of Salesmanship is, in fact, a brand new science.

The purpose of the inventor is to see what the world needs and create the invention to take care of the need. The business of the salesman is to get and carry the vision of the inventor to the public so as to create a desire for the thing that is already needed. Scientific Salesmanship is therefore based upon the inventor's vision, the public's need, the psychology of the educator and the passionate zeal of the Evangelist. It is the essence of dynamic human leadership.

Industrial and commercial developments have been so rapid, that the schools have neither had the time to become acquainted with the great, new complex problems of commerce, nor the educational facilities to solve them.

The automobile business is now the largest business in the world. It is a splendid illustration of the statement just made. In twenty-five years it has grown from nothing to a yearly turnover of eight billion dollars, when you consider accessories also. This business has grown so rapidly, that the men in it, practically none of whom had scientific training in merchandising before entering it, have been so busy making and selling cars, that they have not had time to study the most economic and scientific methods of merchandising. The result is that there are three times as many manufacturers, dealers and salesmen as are needed to economically serve the public's need for automobiles. Fifteen per cent of the manufacturers are making ninety per cent of the cars, while ninety per cent of the dealers make no net profit, and one-fourth of them are dropping out of the business yearly, having lost their entire investment.

This is an illustration of the tremendous need for the teaching of the fundamentals of merchandising in the schools of this country.

The public loss because of merchandising inefficiency amounts to hundreds of millions a year. The schools have been so busy that they have not as yet had the time to grapple with this problem and to properly solve it educationally.

R. E. Rowe, Supervisor of Writing in the schools of Portland, Maine, sent us an attractive booklet containing specimens of handwriting from grades 2 to 8. Mr. Rowe states that these specimens were selected from several hundred specimens which have appeared on the Children's page of the Portland Evening Express.

The penmanship specimens are well written and are accompanied in each case by a photograph of the pupil who wrote the specimen, which makes the booklet not only artistic and attractive in appearance but also very effective in stimulating interest in handwriting on the part of the pupils.

Supervisors of Handwriting who would like to carry on a publicity campaign in penmanship will do well to solicit co-operation of your local newspaper as Mr. Rowe has done. You will find that newspaper editors are generally interested in handwriting and glad to cooperate.

Ross R. Garman, whose potrait appears above, is a Deputy in the Probate Court, Akron, Ohio, and has served under three Probate Judges. He is quite enthusiastic in penmanship and has spent considerable time in studying and practicing, having followed the courses of lessons in the Business Educator, by Mr. Albin, Mr. Guillard, and Mr. Griffith; also A. P. Meub's correspondence course in ornamental penmanship. He recently was awarded the Business Educator Professional Certificate.

While Mr. Garman has a very good paying position he might do well to follow penmanship. It seems to us that he has the personality, business ability, and the talent necessary to make a success as an engrosser. The possibilities in engrossing are becoming greater and greater. Many encrossers charge at the rate of $5.00 an hour for their work. We hope, therefore, soon to see Mr. Garman, as well as many other equally talented young men, follow penmanship as a profession.

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Professor of Economics, American University; Lecturer on Advanced Accounting, University of Maryland
Public Accounting Offices in Washington and Chicago

PARTNERSHIP DISSOLUTION

The causes which operate to terminate the partnership relation have been divided into three groups by legal writers, i. e., (1) act of the parties, (2) operation of law, and (3) judicial decree.

Among the acts of the parties which may cause a dissolution of the firm are the expiration of the time for which the firm is formed (if it was formed for a fixed period), the mutual agreement of the members to dissolve, or the completion of the object for which it was formed.

A partnership is dissolved by operation of law by the death of a partner, by the bankruptcy of a partner or of the firm, the sale of his interest by a partner, and the illegality of the object of the partnership.

A dissolution by judicial decree occurs generally only upon application of one of the partners in cases where there is serious dissention, misconduct, or inability to continue the partnerhip relation.

A dissolution of a partnership may be either for the purpose of discontinuing the business of the firm, its corporation, or to affect the withdrawal of a member or the admission of an additional member. Every change in the membership of a partnership automatically results in a dissolution of the old firm and the creation of a new firm.

The procedure to be followed upon the death of a partner depends somewhat upon the articles of co-partnership. Frequently a provision is found whereby upon the death of a partner the business is to be continued by the remaining partners upon the payment of a specified sum, or a percentage of the profits for a part period plus an allowance for good will. In such cases the proper accounting procedure is to credit the estate of the deceased partner with the amount due him and to make a charge to the appropriate accounts.

Where there is no provision in the articles of co-partnership covering the dissolution of the firm through death, the right to wind up the affairs of the firm vests in the remaining members, who have full power to proceed with the realization of the firm's assets and the liquidation of its liabilities. This right does not belong to the legal representatives of the deceased and, on the other hand, the partners who participate in the realization and liquidation of the business are not entitled to additional compensation for their services. Where, upon the voluntary dissolution of a firm, the affairs of the partnership are wound up by one or more of the members with the agreement that he or they, shall receive compensation for his or their services, such compensation is not to be regarded as a partnership loss, but represents a private agreement between the members and is borne solely by the members who are relieved from the duty of assisting in the dissolution.

Liquidation losses and gains should be distributed among the partners upon their respective profit and loss ratios, rather than upon their capital ratios as is contended by some writers. The reason for this is that the partnership is not actually dissolved until there has been a complete realization of the assets; also, liquidation losses and gains are generally caused by factors due to operation, but not appearing until realization.

The order in which assets are distributed upon realization is usually: first, outside creditors; second, partners' loans and advances; and third, partners' capital. It is safe to follow this order only if there are no unascertained possible losses. Of course, outside liabilities must be paid regardless of the claim of the partners on either their loan or capital accounts.

A partnership may be liquidated with fully ascertained profits and losses. In such cases the profits, if any are credited to the several capital accounts and losses are similarly charged, in the profit and loss ratio. If the losses are extensive and the profit and loss ratio of a partner is greater than his capital ratio, his capital may be wiped out by his share of the loss. In such cases his capital deficit should be charged against his loan account. If he has no loan account and it is not possible to collect the amount of his deficit from him, such deficit must be charged to the remaining partners in their profit and loss ratio to each other.

Considerable difficulty arises where a liquidator of a firm proceeds to distribute the cash realized from the sale of the various assets before the final profits and losses have been ascertained, in those cases where the profit and loss sharing ratio of the partners is on a basis different from the capital ratio. While the liquidator is not personally liable for losses occurring to the firm which are due to a failure of one of the partners to pay his capital deficit, he is liable for losses due to the overpayment of one partner and the consequent loss to the other members. In view of this danger, the liquidator can either postpone entirely the payment of partnership capital until all the assets have been realized, or he can distribute the cash as received in such a manner as to avoid overpayment of any partner's capital or loan account in case of an unlooked for final loss. This he can accomplish by making the first payments to the partners whose accounts are least likely to be overpaid, that is, the partner or partners whose capital ratio is larger than their profit and loss sharing ratio. In other words, he would pay the various capital accounts down to their profit and loss ratio; after this basis has been attained, the remaining assets would be distributed on the capital ratio.

To illustrate the above stated principles, let us assume that the firm of Smith, Brown and Jones has net assets valued according to the books at $40,000. The several capital accounts are Smith $5,000, Brown $10,000, and Jones $25,000. Profits and losses are shared equally. A part of the assets were sold for $20,000, which the liquidator, in ignorance of the proper accounting procedure, distributed in the capital ratio, thereby reducing the capital accounts to Smith $2,500, Brown $5,000, and Jones $12,500. Subsequently the remaining assets, which were not protected by insurance, were partially destroyed by fire and sold for $5,000. This loss of $15,000, is borne equally by the partners, resulting in a deficit of Smith's account of $2,500, and a reduction of Jones' account to $5,000, while that of Brown is exactly wiped out. If Smith had not been given the first payment of $2,500, there would be no loss to Jones because of this deficit, assuming that it cannot be collected from Smith.

The proper method of procedure would have been to pay the partners, as far as was possible, in such a proportion as to reduce their capital balances, remaining after the first distribution, to their respective profit and loss ratios. In the illustration in question, the capital of the firm remaining after the distribution of the $20,000, realized from the first sale would be $20,000. To pay this remaining capital down to the profit and loss ratio would require a balance of $6,666.66 in each account. Since this is $1,666.66 more than the capital of Smith at the beginning, it is manifestly impossible to distribute the $20,000, so as to attain the desired object. Obviously, however, nothing can be paid to Smith at this time, and even if the entire $20,000 is distributed between Brown and Jones, there remains a possible loss to them of $1,666.66 because of Smith capital deficit should all the remaining assets prove worthless and Smith should fail to make good his share of the loss. The problem reduces itself to a division of the $20,000 between Brown and Jones after taking into consideration the possible loss of all the remaining assets and the possibility of a loss because of the failure of Smith to pay the deficit in his capital. The possible final loss of $20,000 would reduce the capital accounts to Smith $1,666.66 deficit (debit balance), Brown $3,333.33 and Jones $18,333.33. If the deficit of Smith can not be collected it will have to be borne equally by the other two members reducing the capital of each by an additional $833.33 leaving Brown $2,500 and

(Continued on page 24)

Going Into Business

By M. N. BUNKER
President, The Peoples College, Kansas City, Mo.

WHERE ARE YOU GOING—AND WHEN WILL YOU GET THERE?

When you buy a railroad ticket, you have a certain point in mind. Suppose for a minute that your home is on the Atlantic Seaboard, and you are planning to take a three months' vacation, and visit the Pacific Coast. Enroute you will wish to visit Cincinnati, Chicago, Kansas City and Albuquerque, before ending your journey in San Francisco. If your home is in Norfolk or Newport News, you will first buy a ticket to Richmond, and from there to Cincinnati. When you are ready to leave for Chicago, you will buy your next ticket, and so on throughout the journey, but before you start at all, you will have a definite plan for the whole journey in mind. You will have asked your R. R. agent for information about the time you will leave Richmond; you will know what road leaves Cincinnati for Chicago, and that from Chicago to Kansas City, and you will have the choice of more than one railroad line. You will have information about time of arriving and leaving each point, and your journey will follow a definite program as to time.

This will be true because you will want to get just as much as possible from your three months of vacation time; therefore you will plan to spend a certain number of days or hours in each city you visit; you will even have a general idea of what you will want to see or do in each point you visit. In order to get this general plan you will study railroad guides, and folders, and get special booklets about the route you expect to travel. Moreover, you will take all of this outside information into account in deciding upon the route you will take. All through you will endeavor to get the greatest enjoyment possible because your three months become all at once a wonderful three months of adventuring. You already know just how much time you have to spend, and so you chart your entire journey, and at least half of it, very carefully. Then at either Chicago or Kansas City you will get still more information, regarding train departures and arrivals; you will determine for certain whether you can get a Pullman or a chair car, and what arrangements are provided for your meals, and for enjoying the country ahead of you.

All of this is just common sense on your part. You are following the only course that will make your trip complete with pleasure and benefits, physically and mentally.

However, when you have determined on your business future, you have started on a journey that is infinitely more worth while, more important, and of far greater interest. What you make out of life is the sum total of that which makes living worth while, and your business life is essentially a part of your life as a whole. You start out to achieve success, just as you started on your vacation to reach San Francisco, but in planning your vacation trip you charted the first part of your journey down to minutes; you had a general knowledge of what you wanted to accomplish at each stop-over, and you also had a good general idea of what day you would arrive at your journey's end.

Why not follow the same course in planning your business career? You know something of what ability you possess; you have an idea of your capital in preparation, and energy; you know how much money you have, and it is presumed that you have selected a business where the demand for your product or service is fair, with possibilities of development. This being the case, your journey lies ahead of you.

Where do you want to be at the end of a year? Where do you think that you can be?

Consider this carefully. Giving yourself credit for what you know; for your training; for your ability to work, and to save; to spend from your head rather than your pocket; for what skill you have in building Good Will, where can you be in a year?

Take a square of paper, and rule it off in twelve equal sections. Fill in your first square as your starting date. Where can you be in a month, in three months, six months, a year? Consider this honestly and earnestly, and then fill in the squares, shading if any toward a higher or greater development than you think you can make.

With this kind of chart you are started — really started — toward Success. Why?

Because every man, every woman, who has made a true success, has followed such a program. Possibly they have not written down in black and white a chart which they have followed, but in their minds they have had a chart of plans which they have followed. They have had a series of goal posts which they have been passing, always with just another one to loom ahead. So they have kept on, forging to the front in spite of difficulties, and obstacles.

An incident comes to mind just here that shows the result of such a charting of a year's work. A manager of a big business establishment was relieved from duty. He had been a pocket-spender, while following him came a man much younger, much more inexperienced. He may not have had a definite plan, but in rummaging thru old records he found a book that was worth its weight in silver to him. This was the stub end of the old check book of the firm. It showed two things—checks drawn, and deposits made. The record was sufficient. From the day of finding that book there was not a month that the deposits did not exceed those of the previous year, nor the expenditures run under for the same period. Those two line marks made that year's business—a bad general business year—total the greatest returns it had ever made.

Down in St. Louis there is a man who started without anything. He is today one of the great advertisers and manufacturers of the country. His product is used in countries and cities, and is making his name known far and wide. He commenced life as a Texas farm boy, taught in the public schools, went to business college, became a stenographer for the "Katy" railroad, until he eventually went into business for himself. Almost without money he has made good, and today he owns ninety percent of the stock in his great plant. This man, B. M. Oliver, of the Oliver Oil-Gas Burner Company, says there is no secret to what he has done. Instead he points to a great chart in his office. Squared off in sections it represents each week for a period—not of one year—but of five years. His business is charted, and has always been charted on this basis. The start of the Oliver Oil-Gas Burner Company found B. M. Oliver charting what he wanted—what he expected—to accomplish in five years. "We would have far exceeded that chart, too," he says, "if it had not been for the terrific reaction following the war. As it is we are up with the chart, possibly a little ahead, and now I'm making my new chart for another five years ahead."

In one of the great editorial offices of the east is a man whose writings are read weekly by many hundreds of thousands. He has written books, edited magazines, traveled, and lectured widely. He has a reputation for doing things, and this is the secret he gave a visitor to his office. Just before he leaves for home in the evening he reaches over to his scratch pad, and makes a list of the work to be done the following day. "In this way," he explained, "I always have something ready. On completion of one job of work I do not need to loaf for ten or fifteen minutes, wondering what I shall do next. I k now, because it is already scheduled. My regular daily duties keep coming in, and are given attention, but the minute I am through with them I can turn to my list, and there is something new awaiting me. In this way I keep supplied with new work, rather than losing time in the gaps that develop in the ordinary day. It is this kind of program that keeps me young—that gives me satisfaction from what I do. Wasted time—'slacking up' or 'breathing spells' hurt rather than help. I wouldn't do without my daily schedule for anything."

In school—the grades, high school, college, and business college you have worked to a schedule. On a definite program you have laid the foundation for going into business. Certainly then it is possible that by setting your goal posts you can be a little surer of success. By charting the journay you are starting, you will be able to cover more ground, build greater and better.

Tempe Normal School of Arizona is turning out some very fine teachers of penmanship. Sixteen Zaner Method Teachers' Certificates were recently sent to W. B. Christy for students of that Normal.

The Ways and Means of Speech

By CARL MARSHALL

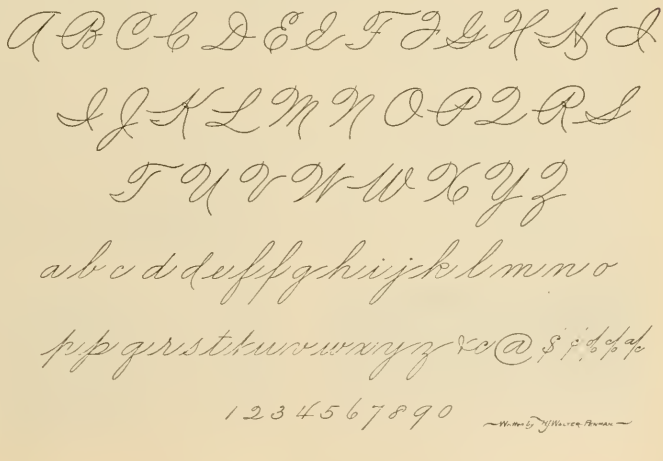
Uses and Abuses of Grammar

I have tried to show in previous articles, that the rather pretentious thing called English Grammar, which has for so long been exploited in our elementary school textbooks, offers little that is really essential to the student who would acquire facility and effectiveness in the use of the Englsih mother tongue. Many of our most forceful and polished writers have confessed, not only that they had never consciously made use of the rules and technicalities of the grammar books in their writing, but in many instances, had not even studied thme in the whole course of their lives. It is extremely unlikely, for instance, that Abraham Lincoln could have passed a Fifth Grade examination in grammar, yet he was able to jot down, off-hand, the Gettysburg address, a classic of thrilling English that will likely remain unsurpassed for all time. When Shakespeare and his Elizabethan contemporaries wrote their immortal English, the thing we know as grammar had not even been invented, much less taught in the schools. These examples, and hundreds of others that might be cited, would seem to prove that the finest English may be written without noticeable aid from the grammarians, or their alleged "science".

But while there is little grammar to the English tongue, no one would hazard the assertion that this little is not important, whether the knowledge of it be acquired consciously or unconsciously. Neither should anything be said or written that might tend to belittle the work of the earnest instructor who is confronted with the task of making the subject worth while to his pupils. Bad grammar is a rather sure earmark of either ignorance or ill-breeding, or both, and no one with a proper self-respect wants to be guilty of it. But we may avoid all the ingrammaticisms that anyone is likely to be guilty of, without bothering ourselves with the mass of tweedledees and tweedledums of the average grammar book, most of which have no vital relation to correct English. For instance, will anyone rise to explain what lapses from good English are corrected by a knowledge of the various ramifications of the so-called "properties" of the verb,—voice, mood, number, person, etc.; the ascertainment of the case of nouns; the five or six varieties of adjectives; or whether a given clause is "adjective", "adverbial", "complementary", "independent" or what not? Most of this and similar stuff, is entirely profitless to the learner whose needs are limited to the practical acquirement of good English. Possibly not every teacher can blue-pencil it out of the book he is required to teach, but he can at least show his common sense and his sense of proportion, by passing lightly over the things of little or no importance, while he stresses such matters as the proper use of verb-forms, the case forms of pronouns, just discrimination between adjestives and adverbs, right number forms in nouns and the use of logical comparisons. One can learn or teach what is **actual** in grammar, all the better by not wasting his time and energy over what is wholly or mostly **imaginary**, though it must be confessed, that in attempting to follow this program in the case of some textbooks, the teacher runs the risk of finding himself at loggerheads with that fearsome buggaboo, the "Course of Study".

One of the most mischievous and entirely useless absurdities that still persist in most of the grammar books, is the burden imposed upon the student of expecting him to give the part of speech, and "construction" or relation of every word, phrase, or clause in the sentence, to every other word, phrase or clause, and make it conform to the definitions, rules, and other dicta as laid down in the book. This particular form of "research" might not be so objectionable if its operation were confined to sentences without ellipses or inversion, where the word relations are obvious, and where the construction really squares with the theories, but when the examples given the student for determination, as they frequently are, are culled from the poets, and are involved and inverted to the point of obscurity, or when they are idioms that are frankly without the jurisdiction of any syntactical rules, the irritating silliness of the whole proceeding, to a man endowed with common sense, is provocative of profanity. Yet we still have among us, grammar hobby-riders who fairly revel in this sort of thing. I once attended a teachers' institute where the grammar sharps spent a full half hour in wrangling over the grammatical disposal of the word **vain**, in the sentence, "To ask me is in vain". I once was present at a similar wordy dispute, over the disposition of the word, **what**, in the sentence, "He took what he wanted." The venerable Prof. Charles H. Allen, the lovingly remembered President of the State Normal School of California happened to be present at the fray. After the smoke of battle had cleared away, and the casualties were duly disposed of, the bored old man got to his feet, and asked in his inimitable way, "Well, what in thunder difference does it make anyhow?" In sober truth, it didn't make any. But this sort of "grammar" works a lot of mischief in causing many bright students utterly to despise the whole subject, when they might be keenly interested if they were only taught language in a way that they "could see some sense in it".

Now, of course, it is hightly deisrable for students of English to learn and recognize the various parts of speech, and to learn to decry the logical relations that obtain among them when they are assembled in the form of a sentenc. It is also good practice to study sentences with this purpose in view, to separate them into their various parts, and then, perhaps, put them together again with a view to improvement in force and expressiveness. In other words, the study of the sentence should have a practical purpose, and quite aside from the mastering of mere grammatical technicalities. We should use grammar to help us to understand and compose the sentence, not the sentence to help us understand grammar. This is a distinction that may often be pondered helpfully by both teacher and pupil.



AN AMAZING DUTCHMAN

(Continued from page 16)

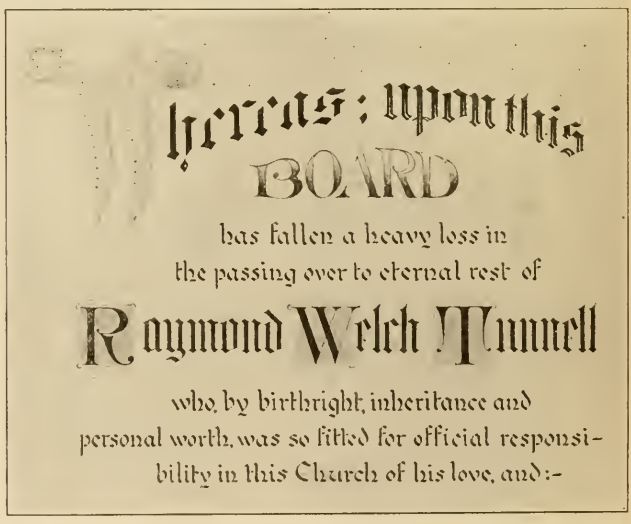
of the world how you come to be that way and you must write a series of articles for the 'Ladies' Home Journal'," and bluff old Grover couldn't resist and he wrote for the "Ladies' Home Journal." Theodore Roosevelt was a much easier proposition to get a hold of. Roosevelt liked to talk and he liked to tell of what he knew and what he didn't know, too, and he became a contributor, and Rudyard Kipling, who was then the most popular living writer, wrote his "Just So" stories for the "Ladies' Home Journal," and pretty much everybody except Bernard Shaw. I believe Bok fell down before Bernard Shaw and could not get him. Everybody else fell under the charm of this persuasive and cheeky American and gave him whatever he wanted, and he started out with an amazing lot of things. The "Ladies' Home Journal" published plans for building houses that would be beautiful and yet not very expensive. The foremost architects in the world prepared these plans for houses that would cost a couple of thousand dollars; perhaps, this was before carpenters got a dollar a minute just for looking at the job without doing any work, and then he got the foremost decorators of the world to show how to fix up these houses on the inside, and then he thought they ought to have pictures that were really works of art and not just daubs, and he went to such men as Henry Frick and Vanderbilt and Altman, and the other big fellows that had the great paintings of the world. Morgan was one of them and he said, "Here, now I will tell you what I want to do. I have a magazine that reaches a couple of million people every month. I want to take one of your great pictures, Gainshourough's "Blue Boy" for instance, and I want to take a photograph of that; then I will have it reproduced by the best color process there is, and will have it sent out to every subscriber of my fifteen cent magazine, and it will go all over this country, and they can get it framed for anywhere from 25c up, and they will have a gem of a picture and you will do your share. You can't open your gallery and let all creation tramp through it. You can let me reproduce that picture, give it to everybody, and they will have it in their houses, and you will do your part that way," and they couldn't resist him any more than Garfield and Grant and others could resist him when the cheeky young fellow went after their autographs, and so he reproduced some of the most magnificent paintings in the world; paintings that cost a half a million dollars apiece, and he gave them out to the subscribers of the "Ladies' Home Journal," and I don't know what in creation he didn't do.

He didn't know anything about women. He got married and probably became acquainted with his wife, perhaps not; some people never do get acquainted with their wives, but he succedeed in making a tremendous success of his Philadelphia magazine, and thousands of houses were built all over this country from the plans that the architects prepared, and millions of pictures adorned the walls of these houses, and there were all kinds of instructions about the prevention of diseases and the cooking of the right kind of food, and I don't know what he didn't undertake. Some of it was successful and some of it wasn't.

I know I had an idea that Edward Bok was a kind of a sissy; one of those fellows that like to knit and do tatting and things of that kind, until I found out what a tremendous human dynamo he was, and how like the old Harry he had worked from the time he was ten years old up to the time he retired from business. They didn't want him to retire; a long way from it. They didn't expect he would; he was right in the full prime of life, fifty-nine years of age, in perfect health, not a thing the matter with him, only he said, "I got through. I want to have some fun now, and I am going to see how I can have it, and just a little while ago he startled the country by an offer of $100,000 for the best article on preserving the peace of the world; $50,000 of this was to be given to the successful writer of the plan right away; $50,000 more when a referendum of the people of this country decided; and the Senate decided to work out this plan. Well, he chose a committee; a couple of women were to boss the job. He didn't have anything to do with it himself; just said, "You go ahead, and you get the plans; you advertise the matter and tell what's to be done and the conditions, and then we will have Elihu Root and Newton Baker, and three or four other leading men and women, Democrats and Republicans, decide what's the best plan," and there were 22,000 or more plans came in and they decided on one of them that was written by a college professor by the name of Levermore, and they gave him $50,000 the other night over in Philadelphia at a public meeting, and I will bet he went home feeling pretty good. I would if anybody gave me $50,000 at a public meeting for any plan I had drawn up, and the people have been voting on the question whether they favored this plan or not, and about eight out of ten favored it as the best thing that's been proposed so far. He doesn't expect anything out of this only that it might set people to thinking, and that's about all that can be expected.

Bok lives out in Pennsylvania, where he's got a nice country place. He doesn't put on any airs at all, just the plainest kind of fellow that ever was. He wrote the story of his own life and made one of the most remarkable pieces of biography ever prepared by anybody, and he wrote the story of Cyrus K. Curtis, which they say is another tremendous piece of literary work; anyway, he's a wonderful product of the melting pot, a remarkable Dutchman coming over here with nothing, and doing an immense amount of good to make the world more beautiful and better worth while living in it.

Ohio University, Athens, Ohio, offered a course in Handwriting as a special subject last summer, with Miss Alice E. Benbow, Supervisor of Writing, Trenton, New Jersey, as instructor. Courses were offered in methods, and practice, blackboard writing, etc., for which the students received credit. A large percentage of the teachers were granted our Zaner Method Teacher's Certificate upon the completion of the course.



From the studio of H. W. Strickland, Philadelphia, Pa.

DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

DECORATIVE WORD

We want you to complete the rough sketch of the word "Whereas" in the copy for this lesson, following the style and character of the scroll work in the detail drawing. Decorative words fill certain spaces on engrossed resolutions, and the balance, proportions and general style of the scroll work and lettering are first very roughly sketched in pencil, followed by a drawing in detail. This lesson is designed primarily for beginners, and its purpose is to develop creative ability in the student. Master certain styles or particular schools of ornament, by study and practice. Learn to adapt parts of one design to another, but do not copy exactly the creations of others, as you cannot do this without discrediting your own ability as a designer, and at the same time you are a purloiner of that which was acquired by another through hard, conscientious thought and study. Aim for bold sweeping curves in your scroll work, and study the color values critically. We would suggest that the background of initial "W" be quite dark in tone, but not solid black. The other letters in the word will look better solid black with a relief line on right side. Use a broad pen for blocking in the letters and a fine pen for finishing them, giving close attention to form and spacing.

The best copy of the word "Whereas" will be used in connection with one of our future lessons. Send in your work for criticism, and be sure to use good bristol board, and India ink (Zanerian is excellent) for all kinds of designing, especially on work intended for reproduction by the photo engraving process.

An Order From One Who Knows. Obey! Obedience Is Gold!
"You should let others see your work and receive inspiration from it." E. A. Lupfer. You should do your part, too! See by yourself and be inspired. Send 45 cts. for one dozen written cards and a specimen for your scrap book. If you are not satisfied just drop me a card and I shall refund your money. A fair proposition, is it not?
M. OTERO COLMENERO,
Box 909, San Juan, PORTO RICO

ONE HUNDRED WRITING LESSONS
By H. W. FLICKINGER
A very valuable work for all who wish to become finished professional penmen—a work every penmen or person interested in penmanship should have. Mr. Flickinger has long been recognized as one of the leading penmen and teachers of America,
Price, postpaid, $1.00.
ZANER & BLOSER COMPANY,
612 N. Park St., Columbus, Ohio

LEARN ENGROSSING
in your spare time at home.
Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars, Cash or P. O. Money Order.
P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg., SCRANTON, PA.

AN ORNAMENTAL STYLE. My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUB, Expert Penman, 2051 N. Lake Ave., Pasadena, Cal.**

Jones $17,500. The $20,000 first collected would be distributed, therefore, Smith nothing, Brown $2,500, and Jones $17,500.

The above stated principles are illustrated quite clearly by a problem given in the Indiana C. P. A. examination a few years ago.

Problem

"A," "B," and "C" are in partnership, "A's" capital being $90,000, "B's" $50,000 and "C's" $50,000. Profits and losses are to be divided as follows: "A," 60%, "B," 15%, and "C," 25%. During the year "C" withdrew the sum of $10,000. The operations of the year resulted in a net loss of $15,000, and it was decided to discontinue the business. Although none of the assets are known to be valueless, the amount which will be ultimately realized from their sale is uncertain. It is mutually agreed by the partners that as the assets are realized, the cash shall be distributed monthly in such a way as to avoid, in as far as possible, the paying to any one partner cash which he may later have to repay to another. Collections were made as follows: May, $15,000; June, $13,000; July $52,000, the remaining assets proving worthless.

Prepare partners' accounts indicating how the cash is distributed in each installment.

Solution

In making the first distribution of cash the liquidator has assumed that the entire remaining assets are worthless and has charged the possible loss to the accounts of the partners in their profit and loss sharing ratio. Such a loss would entirely wipe out the capital accounts and result in a deficit of both "A" and "C," which deficit would finally fall upon "B." Hence, the entire first distribution of cash is made to "B." If a total loss should occur after making the second collection, it would result in a deficit of "A," which would have to be borne by "B" and "C" in the same ratio as their respective profit and loss sharing ratios bear to each other, i. e., 15/40 and 25/40, and is so deducted. The second distribution of cash is made on the basis of the adjusted capital accounts, resulting in paying the capital accounts down to the profit and loss sharing ratio. There being no further danger of overpayment of any partner, the third distribution is made on the capital ratio.

	Total	A	B	C
Original Capital	$190,000	$90,000	$50,000	$50,000
Withdrawal	10,000			10,000
Balance Capital	180,000	90,000	50,000	40,000
Operating loss	15,000	9,000	2,250	3,750
Net Capital	165,000	81,000	47,750	36,250
Possible loss	150,000	90,000	22,500	37,500
Balances	15,000	*9,000	25,250	*1,250
Deficits		9,000	*10,500	1,250
First Distribution	15,000		15,000	
June Capital Balance	150,000	81,000	32,750	36,250
Possible Loss	137,000	82,200	20,550	34,250
Balances	13,000	*1,200	12,200	2,000
Deficits		1,200	450	750
Second Distribution	13,000		11,750	1,250
July Capital Balance	137,000	81,000	21,000	35,000
Possible Loss	85,000	51,000	12,750	21,250
Final Distribution	52,000	30,000	8,250	13,750

* Indicates Deficit.

FIRST-CLASS PENMAN

with several years successful experience as teacher in Normal School, Public Schools and Business Colleges who has also taught the usual commercial subjects, is open for immediate employment or for the September term. Address Box 549, care of The Business Educator, Columbus, Ohio.

WANTED

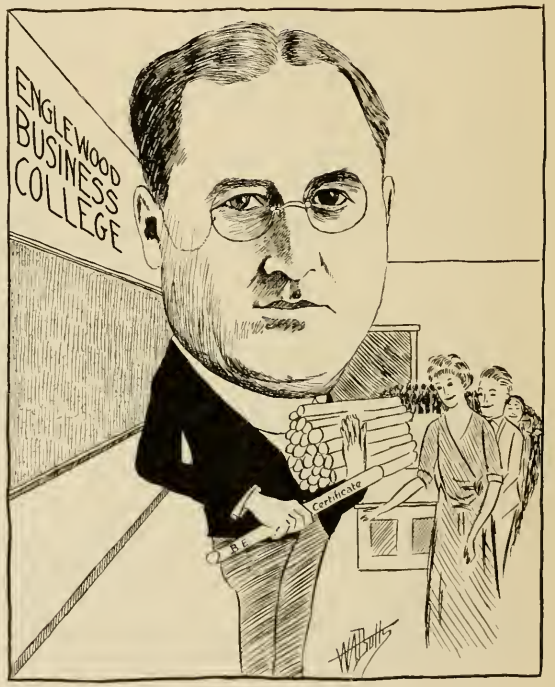
Commercial Teacher, beginner, just graduating from a business college, requiring experience. Also experienced teacher, 20th Century, Gregg. **HOFFMANN'S MILWAUKEE BUSINESS COLLEGE, 219 Wells St., Milwaukee, Wis.**

FOR SALE

Small Business School. Ideal location for hustling resourceful man and wife. Mississippi Valley town of 10,000. Big opportunity for expansion. Needs good penman. Now earning $300 per month, very low expense. Big BARGAIN; Cash, Terms or per cent basis. No life-scholarships to assume. Possession June 1st. Owner entering law practice. Address "P. B. I.", care Business Educator, Columbus, Ohio.

PENMANSHIP MADE EASY

A Complete Teacher's Manual on Teaching Penmanship. The Most Comprehensive, Up-to-the-Minute Suggestions on Teaching and Acquiring the Art ever published. It contains thousands of practical suggestions, cautions, questions, and directions. An unusually practical book for the new teacher. Worth many times its cost. Price of single copies, postpaid, $1.00. Discount prices for quantities on application. Order your copy TODAY. Address, **H. M. HILL, Supervisor of Penmanship, Columbia, S. C., Box 725.**



John S. Griffith penman in the Englewood Business College, Chicago, passing out penmanship certificates to his students. Mr. Griffith is one of the most genial, enthusiastic penmen we have ever had the pleasure of meeting. He has a very fine collection of penmanship specimens which he takes pride in showing to others. As a professional penman he ranks among the best. Many will recall his excellent course of lessons in business writing which appeared in the B. E.

Mr. Griffith believes in making his work his hobby, and states that his vocation and avocation are the same—endeavoring to successfully teach the Zaner Method; however, we notice that he totes a very fine camera which he shoots with remarkable skill.

Mr. Griffith saw service in the World War.

ILLUMINATING AND ENGROSSING

P. W. COSTELLO
Scranton, Pa.

For this month the engrossing student will find an album page with simple floral spray decoration. The other pages of the book would of course be treated with similar decoration in order to be harmonious in design throughout. It would be well, however, to vary the floral spray by using a different flower for each page. The page herewith shown contains violets, and this with forget-me-nots, lilies and roses would form a good combination where the resolutions covering four pages are written upon the death of some individual.

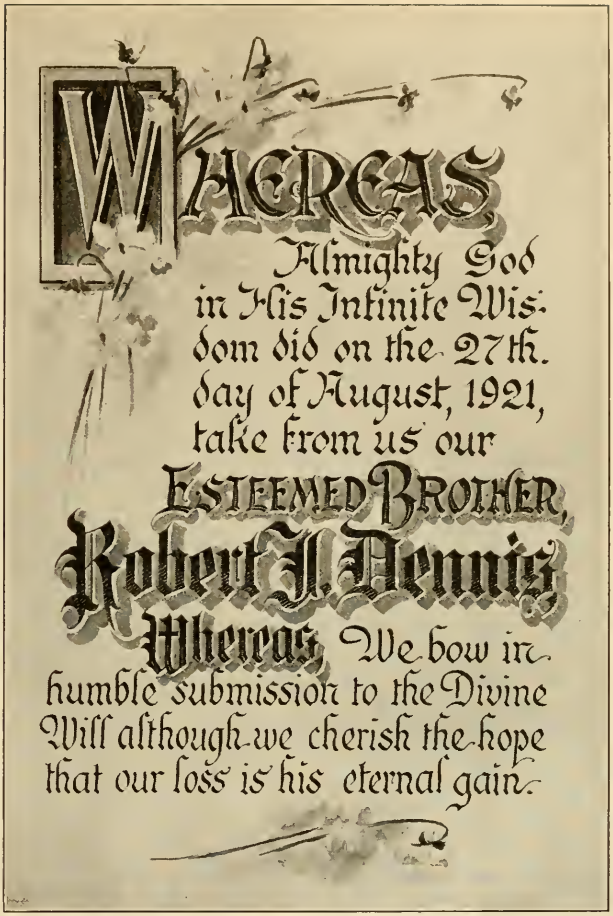
The violets may be painted with either violet or mauve and the stems in green make an acceptable background, and is also used for shading the display lines. The border of the initial "W" and the initial itself is in a reddish purple and the background of dark green. For the reddish purple mix crimson-lake and Prussian blue, with the crimson-lake predominating. For the dark green mix Hookers green No. 2 and Paynes gray.

A. M. Hinds, Penmanship Supervisor, Louisville Public Schools, has been instrumental in establishing a Penmanship section in connection with the Kentucky Educational Association.

This section will meet for the first time at Louisville, Ky., April 24th. A very interesting and instructive program has been arranged.

Miss Margaret Macdonald of Gloucester is a new commercial etacher in the Brimfield, Mass., High School.

Read Truitt's Ads. in April and May issues of Business Educator.



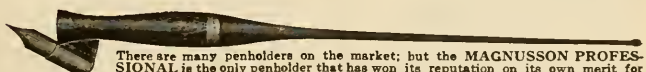
SOME LONGER, SOME LARGER, but NONE BETTER.
PRICES RIGHT, but adjustment, qual ity and workmanship always the first consideration. Prices on request.
R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

"HOW TO SELL"
The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors; "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Sample copy free.
HOW TO SELL
Department B. E., 22 W. Monroe St., Chicago, Illinois

Vacation time will soon be here, so let
OLIVER P. MARKEN
of 1816 Buchanan St., Topeka, Kans., write you a few cards to take along.
ORNAMENTAL .....25c A DOZ.
SCRIPT .....35c A DOZ.
or send 30c for a dozen of both styles combined

EDWARD C. MILLS
Script Specialist
P. O. Drawer 982 ROCHESTER, N. Y.
The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

THE AMERICAN PENMAN
America's Handwriting Magazine
Devoted to Penmanship and Commercial Education
Contains Lessons in
Business Writing
Accounting
Ornamental Writing
Lettering
Engrossing
Articles on the Teaching and Supervision of Penmanship.
Yearly subscription price $1.25. Special club rates to schools and teachers. Sample copies sent on request.
THE AMERICAN PENMAN
55 Fifth Avenue New York

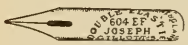


There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" hand turned holders are adjusted specially for penmanship. 8 inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.
A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

Gillott's Pens

The Most Perfect of Pens

No. 1 Principality Pen



No. 604 E. F. Double Elastic Pen

No. 601 E. F. Magnum Quill Pen

Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability

Sold by all Stationers

JOSEPH GILLOTT & SONS

Alfred Field & Co., Inc., Sole Agents

93 Chambers St. New York City

A REAL GLOSS INK

Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.

D. L. MUSSELMAN & CO.
QUINCY, ILL.

LEARN AT HOME DURING SPARE TIME
Write for book. "How to Become a Good Penman," and beautiful specimens. Free. Your name on card if you enclose stamp. F.W. TAMBLYN, 406 Ridge Bldg., Kansas City, Mo.

Advertise Your Wants – The B. E. Brings Results

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Trade Marks, Trade Names, Unfair Competition. Published in pamphlet form, 46 pages. By Richards & Geier, Patent and Trade Mark Attorneys, 277 Broadway, New York.

This, the third edition of the Trade Mark Bulletin, has been carefully revised to embrace the changes in the laws and practice of trade marks since the publication of the second edition in March, 1920. In compiling this booklet the author has beeeen guided in the selection of material by those problems that appeared most perplexing and most often confronted the manufacturer in the adoption and protection of the trade mark. The authors have striven to make this third edition a fit companion to its predecessors, an authoritative concise text book defining trade marks and those imperishable principles of honesty and fair dealing which constitute the foundation of the law of trade marks and unfair competition.

Copies of these booklets are available for gratuitous distribution to the readers of the BUSINESS EDUCATOR. Write the publishers and they will be glad to send you a copy or answer any questions which are not specifically or sufficiently treated in the pamphlet.

Constructive English, by Francis K. Ball. Published by Ginn & Company, New York. Cloth cover, 458 pages.

This book aims to present, in the most useful form for reference and study, those principles which are essential to effectiveness in speaking and writing. The purpose has been to provide definite help on such points as usually cause difficulty to anybody who is seeking correct, clear, and forcible expression of his ideas.

To accomplish this end, the scope of the book has been made comprehensive. Grammar, effective diction and sentence structure, punctuation and capitalization, spelling, and letter writing are each carefully treated in a detailed but simple manner. The many illustrative sentences under each point collected during a period of some years, show correct usage more clearly than can any amount of explanation. Thus the student cannot fail to know what is right and why it is right.

Book on Parliamentary Law, by A. B. Hall, M. A., and Alice F. Sturgis, Published by the MacMillan Company, New York City.

The above-mentioned book is a text book and not a Manual on parliamentary procedure. It provides a clear and logical text for teaching parliamentary procedure, and is adapted for use by clubs and other organizations, but is especially intended as a school text for use in conjunction with public speaking and civics.

The material is arranged in the order in which the student can most easily progress from one subject to another. Each lesson serves as a foundation for the one that follows, thus building step by step a connected knowledge of the subject.

In each lesson a paragraph is devoted to the explanation and emphasis of the lessons underlying the specific rules of procedure applying to the motion treated in that lesson. Parliamentary law is fundamentaly a system of rules based upon logical principles.

The subject matter is also treated in each lesson in a uniform manner.

Models of letters and forms generally used by organizations are included in the appendix.

Exercises are given at the conclusion of each lesson. These exercises are designed to serve a two-fold purpose. First, to emphasize by actual practice the fundamental facts set forth in the lesson; and secondly, to link the study of parliamentary law with the work of oral English and the problems of civics.

School Savings Banking. Cloth binding, 174 pages. Published for the American Bankers Association by the Ronald Press Company, New York City.

This book describes the method approved by the American Bankers Association for school savings banks. It also gives chapters on the teaching of thrift, statistics showing the growth of school savings banks, methods of stimulating interest in school savings and a description of pupil organization in savings banks in six representative cities.

There can be no question as to the value of the teaching of thrift in public schools, and certainly one of the best ways to teach thrift is by practicing it.

The extent of the school savings banking movement in the United States is indicated in a review of reported statistics of systems in actual operation, showing that they have been installed in 5,339 school buildings, that 1,543,406 pupils are participating as depositors, and that their bank balances amount to over $14,000,000.

The question arises whether business college teachers are not overlooking an opportunity to teach a most valuable subject in their classes by installing and promoting a savings bank system. The students in business colleges will be business men and women within a year, and a considerable number of them know little of banking and still less of thrift. Therefore, it seems to us that this book will be valuable not only to public school teachers but to business college teachers and managers as well.

Elements of Retailing, by Ruth Leigh. Published by D. Appleton and Company, New York. Cloth cover, 385 pages.

Here is a book that gives a simple explanation of storekeeping procedure, a practical exposition easily

grasped by the beginner and profitably perused by the experienced. The busy retailer, with no time for long explanations, will find that Miss Leigh goes straight to the point and that she answers just those questions that are involved in the daily management of stores. The volume's simple style makes it suited to rapid reference and quick, easy reading. "What is the correct method of figuring turnover?" "Is it better policy to carry long stocks of a few merchandise lines or short stocks of many?" "How do stores handle bonus and commission systems for salespeople?" "Can you suggest some good collection letters?" It is in answering in simple terms such questions as these that "Elements of Retailing" is a book to help the retailer.

The Science of Purchasing, by Helen Hysell. Published by D. Appleton & Company, New York. Cloth cover. 261 pages.

This business book forms a remarkably complete handbook of the science of purchasing according to the most up-to-date practice. The author, herself trained in the purchasing department of a large firm, has worked in close contact with the leading men in the purchasing field in the preparation of the book. "The Science of Purchasing" opens with a keen discussion of the personal element in successful purchasing management, followed by a discussion of aims, plans and resources, the source of supply, and the recognition of principles and fixing of policies which are essential. The relations of buyer and seller, the matter of service, the questions of standardization and analysis of market conditions occupy full chapters. All aspects of organization and use of the purchasing department are clearly presented. Altogether the volume offers the practical information that is of very day usefulness in the efficient and wide-awake purchasing department of any firm, large or small.

How to Use Your Mind, by Harry D. Kitson, Ph. D. Published by J. B. Lippincott Company, Philadelphia. Cloth cover, 253 pages.

This book explains how to develop interest, how to take notes properly, how to memorize readily, how to form study habits, how to concentrate easily, how to reason logically, how to cultivate imagination, how to express with facility, how to overcome discouragement, how to forestall fatigue, and is brimful of original ideas that if applied will bring results.

How to Debate, by Robert W. Babcock, LL.B. and John H. Powell, Jr., A.B. Published by J. B. Lippincott Company, Philadelphia. Cloth cover, 288 pages.

In this book an effort has been made to take up in order the steps in preparation of the debate, to treat separately the subjective analysis by the debater and the analysis before the audience in the entroduction to the debate, to separate and distinguish constructive and destructive reasoning. As a result the chapters have been grouped under four heads: The Preparation of the Debate, Constructive Reasoning, Destructive Reasoning, and The Presentation of the Debate. This grouping seems to correspond with the true construction of the study, and it does not prevent, of course, the rearrangement by those who desire it.

In a word, the aim of the authors has been to gain accuracy without unnecessary expansion, and a stimulation to the appreciation of the art of argumentation.

To Women of the Business World, by Edith Johnson. Published by J. B. Lippincott Company, Philadelphia. Cloth cover, 255 pages.

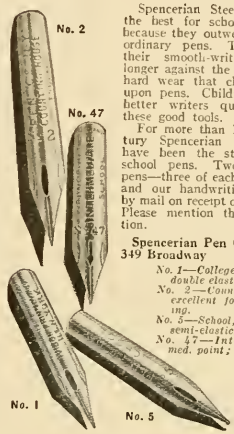
This book is designed as a practical guide and help to some members of that vast army of women who are rapidly becoming a more and more vital factor in successfully carrying on the immensely complex business of the nation. It is to those who are just beginning, and for those who, after a number of years in business, have still failed to advance, that this work will be particularly welcome. The author during a fifteen years' business career has personally helped thousands of women toward the road to success. She knows, as do few others, just what a woman's problems are in relation to business life, and has shown an unusual ability for brushing aside difficulties which, to the less experienced, seem well nigh insurmountable. In her book she has given a seris of intimate straight-from-the-heart talks to women, touching upon their manifold problems from the moment the need or desire to enter upon a gainful occupation is felt to the fullness of success in the chosen career. Such matters as selecting a vocation, applying for a place, appropriate dress, good manners, personality and character, successful salesmanship and many other problems are dealt with in such a way as to leave no doubt in the reader's mind as to the practical value of the helpful information which the author is striving to impart to others.

Creative Salesmanship, by Herbert W. Hess, Ph.D., Professor of Commerce, Merchandising Department, Advertising and Salesmanship Courses, Wharton School of Commerce and Financing, University of Pennsylvania. Published by J. B. Lippincott Company, Philadelphia. Cloth cover, 339 pages.

This text is an effort to get at the technic involved in the wholesome urge and desire tendencies of human beings to possess the benefits and uses of modern goods, products, services, and inventions. It aims to show how and why our present economic system contains wholesome evolutionary forces at work rendering reward to the individual for creative selling through the principle of individual and group initiative.

The table of contents of this book is as follows: Historical Development of Salesmanship; The Broader Economic Aspects of Individual Life as Related to Selling; Correlated Activities in Modern Salesmanship; Personality in Salesmanship; Personality Building, Economical Traits Demanded by Modern Business; Personality Building, The Use of Nature Traits; Personality in Expression; The Body and Its Control; The Salesman and a Technic for His Control Over Men; The Buyer as Regulator of Selling Conditions; The Article Itself; Appealing Talking Points in Arousing Desire; Elements of the Selling Talk; Selling Against Inertia; Influencing the Buyer; Human Nature Characteristics Involved in Salesmanship; Analyzing Temperament; System for Judging Human Nature; Adjusting the Buyer's Characteristics to the Sale; The Sale; The Functions of Administrators and Executives Directly Related to Effective Selling; Business Administration and its Motivating Aspects; The Sales Manager and His Technic; Selecting a Salesman; Training Salesmen.

Spencerian
School Pens



Spencerian Steel Pens are the best for schoolroom use because they outwear any two ordinary pens. They retain their smooth-writing points longer against the misuse and hard wear that children put upon pens. Children become better writers quickly with these good tools.

For more than half a century Spencerian Steel Pens have been the standard for school pens. Twelve school pens—three of each number—and our handwriting booklet by mail on receipt of ten cents. Please mention this publication.

Spencerian Pen Company
349 Broadway New York

No. 1—College, fine point; double elastic.
No. 2—Counting House, excellent for bookkeeping.
No. 5—School, fine point; semi-elastic.
No. 47—Intermediate, med. point; stiff action.

DIPLOMAS
ONE OR A THOUSAND

Correspondence solicited from all who are in need of Diplomas. Tell us: How many you need – Size preferred 18x23 or 14x27. Such data will enable us to submit proper samples and quote price, (use school stationery.)

AMES & ROLLINSON
206 BROADWAY, NEW YORK CITY
Designers Engravers Printers

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.
Engravers
Designers
Illustrators

Columbus, Ohio

H. M. Rowe's Papers on Education

"Methods in Education" means ways of doing things or of accomplishing results in education. Unless there was much that happened in the earlier days of our educational advancement which was never included in the history of education, this seems to be the prolific age in methods. There are millions of them. They are of all varieties and kinds. Methods that one teacher likes another condemns, and vice versa. Much that is called method isn't method, and much that isn't called method is the best kind of method.

In order to keep our bearings, we have to start from some definite point just as does the mariner or the surveyor, and it is largely because we find so many points to start from that we have so much confusion. Every different point you know develops different angles as do the points in a prism, as well as many different lights.

I am one of those who believe that the time has come when we talk too much methods, think we are carrying out more methods than we really are, and that if we were to forget about so much method for a few years and concentrate on just "teaching school" we might get rid of much of the rash and other unproductive things now encumbering methods. They would die for lack of cultivation if they were deprived of attention for a few years.

I have just returned from a trip to the great Coast Country. California, you know, attained to a very high reputation a few years ago in her educational accomplishments. I talked with many teachers and a number of superintendents and other practical school men, not about business matters, but what to me is very much more interesting, about the direction of educational tendency. I was delighted to find a wonderful change even in a period of one year in the direction of the swing of the pendulum. It has to travel a good way yet in the opinion of many I talked to, before the pendulum will swing back to normalcy; that, as one learned professor of wide reputation put it, "will give us the maximum of efficiency in doing the things we are trying to accomplish." On this trip I was after news and not trying to create sentiment.

Please notice that I have not attempted to define what normalcy is. I don't expect that it will ever be measured exactly or even ascertained with any degree of certainty, because so long as the many people interested in the subject of education, who assert themselves because they are citizens, who express their views upon what is and should be, with the lack of real thought and consideration they give to it, and the much greater amount of thought they ought to give to it, before they express their opinions, there will always be wide differences in opinions whether publicly or privately expressed. We have thousands of lawyers, but only one fundamental law, yet we find all sorts of opinions among lawyers as to what that law means.

The Enormous Increase in Typing Speed in Recent Years

We can all remember the days when it was with some amazement that we saw sheets of typewriting executed at the rate of forty or fifty words a minute. Then those who trained long and hard began to increase their speed up to eighty words, and in some instances higher, but they were specialists and and highly trained. Then came a series of still greater speeds established in contests by those who were highly paid and driven to their utmost. I have forgotten the name of the champion typist and the greatest rate of speed at which words have been written under usual contest rules.

But I witnessed a much more wonderful exhibition of speed writing on my Coast trip recently. I saw roomfuls of typing students turning out substantially perfect work at sixty, seventy, eighty, ninety, and even one hundred words a minute, and I saw two students who had just begun training for high speed going at the rate of over one hundred and ten words a minute, and they didn't seem to be working hard either. I didn't count the number of students in any one room, but I am quite sure there were as many as one hundred twenty-five students traveling along at the rates of speed I have mentioned as part of their daily training for commercial positions. While watching these students at work I stopped for a few minutes to chat with one of the teachers in charge. She seemed to be typing just for practice work. Without her knowledge I timed her for about three and one-half minutes, all of which time I was chatting with her about this and that. When she got through I asked her what she was writing and she said, "just some exercises." Upon ascertaining the number of words she had written I found she had been going at the rate of about one hundred ten words a minute, which she seemed to think was nothing unusual. She certainly was not giving any attention to her work except that of the subconscious operation of mind and hand. Of course, she was familiar with the matter to the extent doubtless that she had committed it to memory. She is not the only teacher I was told who could write at that rate. I discerned that I was in a very fast typing atmosphere. Any one can authenticate my statemenst by writing to either Mr. Walker or Mr. Weise of the Behnke-Walker Business College, Portland, Oregon.

This personal reference is made because some one might question my statements if they could not authenticate them directly. I might be asked what is the cause for this remarkable performance in speed work. Well, it is in the method—the scientific method that has been developed in that school, so that after all there is something in sane method based, as in this case, upon real psychological and physiological analysis of the art.

Some Thoughts on Accountancy

Nearly every day brings me inquiries in regard to how to become an accountant. That is not a hard question to answer if one knew some of the things that one cannot find out until after experience demonstrates them. Certainly one must be able to handle figures rapidly and accurately. Then they must like the job and be able to analyze and exercise judgment in the application of certain accounting principles which are as well established as the principles of law, and indeed, they must know a considerable amount of law themselves, particularly the laws of contracts, corporations, etc. There is no use of any one attempting the practice of accountancy who does not have staying power and the mental and physical strength to apply themselves diligently and sometimes for considerable lengths of time with very few rest hours and a short measure of sleep.

But it must not be forgotten that accountancy is a profession just as much as law or medicine is a profession. Not all who train for the law become successful lawyers, and not all who train for accountants become successful accountants. Personality, application, natural ability and an abundant amount of the reasoning faculty must be a part of the equipment. There are thousands who prepare for accountants who will

E. E. JACKSON has a surprise awaiting you if you will send 10c for samples of his Card Writing
1 doz. 35c; 3 doz, $1. Order TODAY!
22 W. 30th Street, Wilmington, Delaware

S. E. LESLIE
3201 EUCLID AVE. CLEVELAND, OHIO
Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.

HIGH GRADE DIPLOMAS AND CERTIFICATES.
Catalog and Samples Free
HOWARD & BROWN
ROCKLAND MAINE

A PROFITABLE VOCATION
Learn to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00
PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.—a complete instructor for the Marking and Shading Pen, prepaid, One Dollar.
THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. B. PONTIAC, MICH., U. S. A.
Trade Mark Catalogue free.

WARNER M. BATEMAN

DISTRIBUTORS REO AUTOMOBILES

5403 PROSPECT AVE.

TELEPHONES
RANDOLPH 2920
CENTRAL 203

CLEVELAND, OHIO

October 8, 1923

Mr. J. S. Knox,
Care Knox School of Salesmanship,
321 Wesley Ave., Oak Park, Ill.

Dear Mr. Knox: Last winter Mr. M. V. Hanson, who, as you know, has been in my employ for nearly seven years as a salesman, and who is now my assistant Sales Manager, took a course with you in your School for Salesmanship.

When I learned that he was going to take this course, I doubted very much if you could be of very much service to him, on account of the fact that he has been in the selling game for many years and was, in my opinion, a finished salesman.

I might say that I regarded him as one of the greatest salesmen it has been my privilege to employ during the past fifteen years, since I first became an automobile distributor. If he had been a new inexperienced man, I would have certainly urged him to have taken your course, but I honestly felt that in his case, your School could not possibly render him any great service.

I am pleased to report that I was mistaken in this respect. I do not believe I am over-stating it when I say that he has increased his value to himself and to me by at least 25%. I believe that his earnings this year will be increased from two to three thousand dollars, as a result of the training and inspiration which he received while attending your School.

It is needless for me to state that I am a big booster for the Knox School for Salesmanship, and I am urging not only my salesmen but my other employees to take a course with you.

Very sincerely yours,

WARNER M. BATEMAN.

LEARN SPANISH

On Your Phonograph

Learn by ear—the natural way—the way the Spanish children learn - the way you learned English.

It is very simple. You put a record on your phonograph—hold your translation before you and listen! You hear the voice of a cultured Spanish professor—the correct inflection—the correct accent—everything!

You learn to speak Spanish by hearing it spoken. You can play the record fast or slow, as many times as you want. Your instructor is always with you. It's really fascinating. And profitable, too. You will be surprised at your progress.

Mail the Coupon for Descriptive Booklet

INTERNATIONAL CORRESPONDENCE SCHOOLS
Box 8582, Scranton, Penna.

Please send me, free of charge or obligation, literature describing the New Conversational Method of learning French or Spanish.

Name _____

Address _____

never become certified public accountants. That is the reason why there has never been a supply to fill the demand for well qualified accountants.

Above all an accountant must be absolutely trustworthy and possessed of a high degree of integrity. His work is exacting, and it won't permit of mistakes or errors in results; one must to all intents and purposes be one hundred per cent accurate and he has got to be one hundred per cent dependable, or business men who employ him will quickly dispense with his services.

I am making this reference to accountants because the tendency in recent years has been to hold the business of an accountant too lightly and without proper conception of what is really required to become a successful practioner.

This has a direct bearing upon schools giving instruction in the foundation subjects in preparation for accountancy. They assume a heavy responsibility when they claim to supply the proper elementary training. Advanced training can only be secured in an accountant's office and in actual practice of the profession just as a lawyer must have an actual practice before he can hope to become successful in his profession.

L. E. Jarrell, President of The Shawnee, Okla., Commercial College, sent us a good sized list of subscriptions, showing that enthusiasm in penmanship in that institute is running high. No doubt some very fine work will be

READ THE ADVERTISEMENTS. *It Pays!*

A COLLEGE EDUCATION AT HOME

You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.

ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.

More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for information.

THE PEOPLES COLLEGE
Kansas City, Missouri

HAVE YOU SEEN THE

JOURNAL OF COMMERCIAL EDUCATION?

(Formerly the Stenographer & Phonographic World)

A monthly magazine covering all departments of Commercial Education.

Strong departments presided over by well-known teachers for those who teach any branch of commercial education, including business administration, accountancy, and court reporting.

THE ONLY MAGAZINE OF ITS KIND PUBLISHED

Single copy 15c. Annual subscription $1.50
Send for Sample Copy

JOURNAL OF COMMERCIAL EDUCATION,
44 N. 4th St. Philadelphia, Pa.

Through the Palmer Method Penmanship Summer Schools

Supervisors of Penmanship can greatly increase their EFFICIENCY and frequently their SALARIES.

THE MOST SUCCESSFUL PENMANSHIP SUPERVISORS were trained in these schools.

IN FIVE WEEKS FASCINATING STUDY AND PRACTICE of the Mechanics and Pedagogy of Palmer Method Handwriting in the PALMER METHOD SUMMER SCHOOLS grade teachers can learn how to transform the too often dreary writing lesson into the most joyful period of the day, and make handwriting a vitalizing educational power in correlation with all other school subjects.

SUPERINTENDENTS and PRINCIPALS attend these schools and the ENROLLMENT is NATIONAL.

For Catalogs of the THREE PALMER PENMANSHIP SUMMER SCHOOLS write

New York City School—The A. N. Palmer Company, 55 Fifth Avenue, New York, N. Y.
Boulder, Colorado School—The A. N. Palmer Company, 2128 Calumet Ave., Chicago, Ill.
Cedar Rapids, Iowa School—Cedar Rapids Business College, Cedar Rapids, Iowa

Temple University, Philadelphia, Pa., will conduct a six weeks summer school, beginning July 7, for commercial teachers. Courses in General Methods, Methods of Teaching Bookkeeping, Commercial Law, Shorthand, Typewriting, and other commercial subjects will be given.

GREGG SUMMER NORMAL

Last summer the above school had an attendance of 225 students from all over the U. S., Canada and Porto Rico. Many of these students were teachers from High Schools, Business Colleges, and higher institutions. Many who attended came for new ideas and methods of teaching shorthand, typewriting, bookkeeping, and other business subjects. Trips were made on Saturdays to Industrial Plants and other places of interest. Prominent men in commercial education and business addressed the pupils each day during leisure periods. These discussions were very beneficial and interesting.

A. W. Ronish, Coleman National Business College, Newark, New Jersey, recently sent in a lot of specimens to be examined for our Business Educator Certificate. Seventy-one passed the test. This alone speaks for the results that are being secured there.

If we are able to judge from the specimens recently sent in by **O. A. Hackman**, San Jose, California, some very fine results are being secured in the San Jose High School. The Zaner Certificates are creating a lot of interest in this school, and we expect to grant many more before the close of the year.

T. B. Cain, President of the West Virginia Business College, Clarksburg, W. Va., is doing some very clever advertising in the way of publishing a two page newspaper, called "Evidence". It is a snappy, newsy, and very interesting paper. No doubt former students or prospective students look forward eagerly for each new copy.

G. S. Wiswell, who has been a reader of the Business Educator ever since it was known as the Penman & Artist, and who during the past year has been teaching in the New London, Conn., Business College, is now with the Spencerian Business College, Jersey City, N. J.

M. E. Tennis, penman and teacher in the Illinois Business College, Chicago, writes a very fine business hand, and also signs his name in an elegant ornamental style. He has quite an enthusiastic class of students.

How to Secure a Better Position

If you are not receiving as much salary as you should be receiving, or if you desire to make a change write to the Teachers' Agencies advertising in the B. E. They help many others and can help you. Write them today.

Teachers We Place You in the Better Positions

ROCKY MT. TEACHERS' AGENCY
410 U.S. Nat. Bank Bldg. Denver, Colo.
WM. RUFFER, PH. D. MANAGER

FREE REGISTRATION
UNEXCELLED SERVICE

BRANCH OFFICES:
Portland, Ore. N.W. Bank Bldg. — Minneapolis, Minn. Lumber Exchange — Kansas City, Mo. Rialto Bldg.

We have calls for Commercial Teachers — Also Teachers of Penmanship
OHIO VALLEY TEACHERS AGENCY
Mentor, Kentucky — A. J. JOLLY, Manger — 412 Sycamore St., Cincinnati, Ohio

The West and Alaska Free Registration. Enroll Now! EXPERIENCED, PERSONAL SERVICE
Hundreds of Commercial Teachers Needed for Entire West
E. L. HUFF TEACHERS' AGENCY, MISSOULA, MONTANA

Special Department for Commercial and Penmanship Teachers
SOUTHERN TEACHERS' AGENCY
COLUMBIA, S. C. CHATTANOOGA TENN. RICHMOND, VA. LOUISVILLE, KY.
Covers the South, Ohio Valley and Middle West

Attention, Please! Do You Desire CANADIAN-TRAINED Teachers? IF SO, COMMUNICATE WITH
The Canadian Commercial Teachers' Agency
O. U. ROBINSON, Manager — WATERFORD, ONTARIO
Mr. Robinson is Founder and Chief Principal of the Robinson Business Colleges, has taught for 22 years, and knows the demands of a school and of a teacher. Excellent references.

ALBERT Teachers' Agency
25 E. Jackson Blvd., Chicago
39TH YEAR
Teachers of *Shorthand, Bookkeeping, Accounting, Salesmanship* wanted for positions in best schools. Vacancies now coming in. Send for booklet "Teaching as a Business." *Other Offices:*—
437 Fifth Ave., New York — Symes Building, Denver — Peyton Building, Spokane

STATEMENT OF THE OWNERSHIP MANAGEMENT, CIRCULATION, ETC.
Required by the
Act of Congress of August 24, 1912

Of Business Educator, published monthly except July and August at Columbus, Ohio, for April 1, 1924.

State of Ohio } ss.
County of Franklin }

Before me, a Notary Public in and for the state and county aforesaid, personally appeared E. W. Bloser, who, having been duly sworn according to law, deposes and says that he is the editor of The Business Educator, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are:

Name of	Post Office Address
Publisher, The Zaner-Bloser Company,	612 N. Park St., Columbus, O.
Editor, E. W. Bloser,	612 N. Park St., Columbus, O.
Managing Editor, E. A. Lupfer,	612 N. Park St., Columbus, O.
Business Manager, None.	

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of as they appear upon the books of the company stock.)

The Zaner-Bloser Company,	612 N. Park St., Columbus, O.
E. W. Bloser	612 N. Park St., Columbus, O.
R. E. Bloser	612 N. Park St., Columbus, O.
Rebecca Bloser	612 N. Park St., Columbus, O.
Parker Bloser	612 N. Park St., Columbus, O.
E. A. Lupfer	612 N. Park St., Columbus, O.
R. B. Moore	612 N. Park St., Columbus, O.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.)
None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only).

E. W. BLOSER, Editor.

Sworn to and subscribed before me this 18th day of March, 1924.

EARL A. LUPFER, Notary Public.
(My commission expires January 11, 1926.)

The Pitmanite, published by Isaac Pitman & Sons, 2 W. 45th St., New York, N. Y., has reached our desk. Any persons interested in shorthand should write for a copy, which will be gladly sent free. This issue has a very interesting article on the Junior High School, by W. G. Thompson, Director of Commercial Teacher Training, Plattsburg Norman School; also an article on Psychological Factors in the Teaching of Shorthand, by W. L. Beers, Head of Commercial Department, Grover Cleveland High School, St. Louis, Mo. Other articles, association reports and book reviews of interest to teachers appear in this issue.

E. E. Logan, Principal of Wheat City Business College, Brandon, Man., reports that he is getting better results in handwriting now than at any time during the past 15 years of experience in educational work. He is using Zaner Method Manual 144 supplemented by the Business Educator. The monthly visits of the Business Educator does put life and enthusiasm in penmanship classes.

Teachers Wanted

Penmanship or Commercial. Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.

Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

WE SPECIALIZE in placing Commercial and Penmanship Teachers. Send your application in now. Registration FREE.

The Commercial Service Agency,
P. O. Box 618 ST. LOUIS, MO.

TEACHERS Make Money

If They Know Where

to go for assistance in securing positions. Many superior teachers are receiving much less than they need to accept.

The Ohio Teacher's Bureau

is an organization licensed by the State of Ohio to render professional service to teachers in every state and secure positions for them by bringing together worthy teachers and superintendents who are in search of each other.

If We Do not Secure

for you a position at more money than you can secure for yourself, you will be under no obligation to us.

Send for Our Booklet

and decide the matter for yourself. We had 10,000 calls for teachers last year.

THE OHIO TEACHER'S BUREAU
71 East State Street, Columbus, Ohio
HENRY G. WILLIAMS, Director

Colleges—Commercial Schools—High Schools

Three great universities have asked us for men for next year. Many high-grade private schools have requests filed with us for teachers at salaries up to $3500.

From widely-separated communities have come calls for high school commercial teachers at salaries running from $1200 to $2700. May we help you as we are helping many others? You have only to write today.

The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

COMMERCIAL TEACHERS WANTED Consult us if available for a position now or September, 1924. We maintain the largest teacher placement work in the United States under one management (under the personal direction of E. E. Olp, 28 E. Jackson Blvd., Chicago. **FISK TEACHERS AGENCY, 28 E. Jackson Blvd., Chicago.** Affiliated offices in principal cities. **AMERICAN COLLEGE BUREAU, Chicago Temple, Chicago.** Exclusively for college and university teachers. **NATIONAL TEACHERS AGENCY, Southern Bldg., Washington. EDUCATION SERVICE, 1464 Amsterdam Ave., New York. THE CHICAGO OFFICE OF EDUCATION SERVICE, 19 S. LaSalle St.,** places well-trained men and women in commercial positions as well as teachers.

THE BOYER Teachers' Agency
327 The Arcade CLEVELAND, O.
Tel. — Cherry 2739
Distance No Barrier
Send photo and Full Information First Letter. Co-Operate With Us and Get Results

**POSITIONS FOR TEACHERS—
BUSINESS COLLEGES FOR SALE**

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Sec'y,
CO-OPERATIVE INSTRUCTORS' ASS'N., 41 Cole Bldg., MARION, IND

"YOUR SERVICE IS THE ESSENCE OF EFFICIENCY"

(This comment relative to our service is the unsolicited expression of gratitude from one of our clients)

We already have on file many commercial teaching vacancies for September.

Let us make Your Employment Interests Ours!

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

A BUREAU FOR SPECIALISTS — SPECIALISTS EDUCATIONAL BUREAU — ODEON BLDG. ST. LOUIS, MO.

Sell Your Services!

The best article in the world would be a failure financially without good salesmanship. So it is with teachers. We help you SELL YOUR SERVICES, and will put you in just the position you want, with satisfactory salary, or there is nothing to pay. Confidential service. Good September openings. No obligation to accept any place. Write for details NOW.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

The Hausam System of Penmanship

AS EXEMPLIFIED IN

Plain Penmanship
Ornamental Penmanship
Lettering
Card Writing and
Engraver's Script

Will be offered in a Resident

SUMMER SESSION

AT EMPORIA KANSAS

June 2 to July 26, 1924

Enroll for two weeks or more
Write for free information

Lectures on the Principles of Penmanship Pedagogy Applicable to any Modern System of Penmanship, will be given by the Author.

Address

THE HAUSAM SCHOOL OF PENMANSHIP
Box 537 EMPORIA, KANSAS

GET A FREE COPY!

A free copy of PENMANSHIP STORIES will be sent to any director of penmanship in a normal school or state teachers' college, if he will state number of students in penmanship class.

The *third* edition of PENMANSHIP STORIES has just been published. The book was first published a little more than a year ago.

Seventy Stories for Fifty Cents

A Liberal Discount to Normal Schools.

FRANK H. ARNOLD
Administration Building Spokane, Washington

By E. L. Glick, Northwestern Business College, Spokane, Wash.

Free Scholarship in Penmanship!

TO FIRST 1000 STUDENTS

For Courses in Business and Ornamental Writing, Flourishing, Card-Writing, Engrossing, Shorthand, Typewriting, Bookkeeping, Salesmanship and Social Art: Ten Courses, any two of them Free to first Applicant in each of 1,000 towns. Big Courses—240 Lessons in each—10 months' course valued at $25, $50 and $100, free to first 20 applicants from each state. Who will be the first? State Courses wanted. Free Certificates and Diplomas to Graduates.

FIRST: Truitt's System of Business Writing stands supreme as the easiest, most practical and systematic in America; the most scientific position, count, time and movement in the world; making it easy for teachers in all schools to present to classes in all grades. Every teacher in America should learn our System.

SECOND: Truitt's System of Ornamental Writing stands as the first and only genuine System ever produced in the penmanship world; organized for students to proceed from the simple to the compound and more complex development of the Art. Our System embraces thousands of beautiful new ovals and stems never seen before, and we set the highest standard ever known in the history of America. We make it easy for all to become experts to the Profession, because we emphasize the necessity of correct position and time as well as movement and form. Our advanced Course includes over 500,000 Ovals and Stems —all scientific and beautiful, representing twenty years of study and practice. People are amazed and actually pay to see Truitt write, and often get so enthusiastic they break out and laugh while watching the dexterity and skill I use in realing off the different ovals and stems by the hour; indeed I can produce different ovals for six months working ten hours a day. Teachers, do not mess around with Amateur stuff, but learn a real System and be an Expert, and I can guarantee you $200 a month. Demands for Expert Penmen are great. Diplomas Free to Graduates.

THIRD: Truitt's System of Flourishing has them "all beat," because it's easier, more beautiful and comprehensive—having a great variety of demonstrations in water colors, etc. Every piece a marvel of beauty. I got my inspiration from Prof. John D. Williams' books, Zaner and Wesco; and the resources of my own mind seems inexhaustible—producing the most fascinating and beautiful effects ever seen in the art of flourishing. No wonder it sells. Get busy; send for prices for scrolls, birds, deer, horses, etc. Courses and Diplomas Free to Graduates.

FOURTH: Truitt's Expert Card-Writing Course is the only real Course offered to the public. This Course has been developed by the most skillful and scientific Card-Writer in the world—a man who has written over 1,000,000 Cards of all styles and made over $20,000 writing Name Cards in every style known to the Art. Have a standing offer of $100 to any penman in the world who can beat me. I have students who can beat most of the penmen in America writing cards, as well. Some of them can produce thousands of ovals and stems. You can learn. Get busy! Course free. Write! Use my Plan and you can make $200 to $500 a month.

FIFTH: Truitt's Course in Engrossing in easy and the most practical Course offered to the public. Embraces Text Lettering and Round Hand Writing, etc. You can make from $300 up a month in banks as an Escrow Writer, or in Insurance offices filling out Certificates so much per, or doing Job Pen Work on your own account. Free Course to graduates. Get busy, Now! We fill out Certificates and Diplomas, execute Resolutions, Invitations, etc.

SIXTH: Shorthand Course, one of the best in America, for quick results and the most scientific as well as systematic ever produced. We qualify you for offices. Our Course is Free to the first 1,000 students. Who will be the first?

SEVENTH: Truitt's Typewriting Course. The most thorough, practical and easy to learn in America. You learn the keyboard in five lessons and write 40 words in twenty lessons—80 words in three months—125 words in six months; and you can make up to $200 or $300 a month in office or doing Job-Typewriting. We now offer $100 to any teacher, author or school to produce a system that will get quicker and better results. Course Free to first students who apply.

JAY TRUITT, Teacher and Penman *Room 312, 218 So. Broadway* Los Angeles, Cal.

P. S. Do not fail to read (and order some of my Pen Work) my big page ad in Business Educator of April issue. See also "Write Up" in April issue. Notice—Special Prizes to Penmen, and World Challenge. Note Five Plans—"How to Make Money in Penmanship," free to customers. SPECIAL — I will pay $5 dozen for a better dozen cards to every customer who orders my "Championship" cards!

WHAT OTHERS THINK

During the World Contest in 1920 Mr. J. Austin Brooks, who conducted the contest, had this to say in a letter to me: "Up to the present I think you could walk away with all the prizes from the looks of specimens received. You have a fine chance to win the $20 on cards, also $10 on the small writing. I am getting anxious to see some good penmanship, so hurry along with your specimens."—Yours truly, J. Austin Brooks, Atlanta, Ga.

In 1912, Mr. C. P. Zaner had this to say: "Mr. Jay Truitt is a graduate of Wesco, and has made about $20,000 writing cards, etc. He receives much of his patronage from the government officials in Washington, D. C., and the Upper Ten Society of that city, Philadelphia and New York. Mr. Truitt is evidently a very rapid writer if we may judge from the quantity of work turned out. And the enthusiasm he shows is certainly commendable.—C. P. Zaner, Columbus, Ohio, Zanerian Art College.

Mr. J. J. Truitt is one of the finest penmen I know, for accuracy of stroke, harmony of curves and delicacy of touch. It is truly marvelous the manner in which he wields the pen.—E. S. Lawyer, Coast College of Lettering, L. A.

The name cards you wrote for me are the most beautiful and fascinating I have ever seen. The perfect shades, ovals and hair lines are wonderful. I have never seen anyone else write with such ease and absolute control as yourself. You seem to have the dash of Madarasz, the art of Zaner, the smoothness of Wesco, and the touch and accuracy of Taylor and Lehman all combined in your marvelous movement. I notice you have an unlimited command of beautiful forms—the greatest vareity I ever saw. As to small script, you have the world beat; and your flourishing is extravagantly beautiful and cannot be surpassed.—J. R. Williams, Teacher, Portland Business College.

Your flourished Horse and Birds came all right. They are beautiful and will have them framed. I have shown them to several friends and all liked them.—J. W. Hill, Penman, Dallas, Tex.

In substance thousands of customers and penmen tell the same story. Order some of my cards for your scrap book or to use. Also, order a sample of my flourishing and some of my capitals, or do better and take one of my Courses. I teach the world's best system—the only scientific courses in Business and Ornamental Writing. The only genuine Normal Courses for teachers of penmanship. Learn the best.

PROF. JAY TRUITT, World's Champion Writer.
Read my Ads of April and May issues of B. E.

GREGG SUMMER NORMAL

A DISTINCTIVE COURSE IN METHODS OF TEACHING

Graduates of Gregg Summer Normal are always in demand throughout the country. Our free 32-page Bulletin tells you how this course has increased efficiency and salary for other teachers—it tells you what the six-weeks course will do for you.

WRITE FOR BULLETIN TODAY!

THE Normal Course given annually at Gregg School includes review and methods of teaching shorthand, typewriting, bookkeeping, salesmanship, secretarial duties and related business subjects.

Instruction by expert business teachers is vigorous and vitalized with many new ideas, improvements and perfections of teaching methods that renew enthusiasm and make teaching easier and much more effective. Gregg Normal training will make a good teacher a better teacher; and to the one about to enter this profession it is well nigh indispensible.

Constant Demand for Gregg Teachers

Our Placement Bureau assists our normal graduates in securing desirable appointments. There is no charge for this service. And inasmuch as we receive more requests for teachers than we have NORMAL graduates, positions can always be secured by those who are qualified.

Known for Results

Last summer and every summer students come from almost every state in the Union and the Provinces of Canada to attend the Gregg Normal. The following quotation is taken from a letter typical of many: "I can say that I have never spent a summer at study where I have accomplished so much as I did at your school. I am now holding a fine position as shorthand and typewriting teacher. I owe my success to the Gregg School."

College Credits

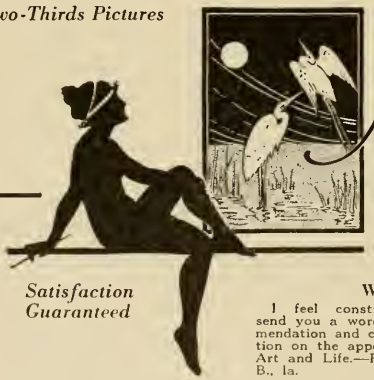
An accredited course in Educational Psychology is offered and may be elected by those who wish to earn three semester hours of college credit.

The Normal Session opens July 7 and closes Aug. 15. Attending Gregg Normal will bring you both pleasure and profit. Send for Bulletin now and let us tell you more about it.

Bulletin Free

GREGG SCHOOL *6 North Michigan Avenue* **CHICAGO**

Two-Thirds Pictures



Art and Life

The PICTURE Magazine

Beautiful reproductions of famous paintings, statuary, fine photos and drawings of the **human figure**, animals, birds, scenery, decorative designs, etc. Also special department on cartooning and comic drawings. (We pay for comics, also for good photographs.) Stands for the Body Beautiful, the Mind Intellectual, the Soul Intuitional. Fine art, inspiring articles, clean wit and comics, monthly cartoon review—a magazine of real art and inspiration.

Satisfaction Guaranteed

We Have Hundreds of Commendation Letters like these

I feel constrained to send you a word of commendation and congratulation on the appearance of Art and Life.—Rev. H. C. B., Ia.

Have just received Art and Life, it is the greatest single copy of any magazine I have ever read, a gem of priceless value to anyone seeking the great things of life. —K. W., Pa.

I am the foreman of the Art and Engraving Dept. of the ———. I have been reading your magazine for two years, am now having it sent to the department and will not be satisfied until all of the ——— Co., branch offices have it. We also have your most valuable art plates which I assure you are a great help in our work.—E. F. T., Omaha, Neb.

It is the best magazine published. I am getting 12 other magazines so you see I am not judging without reason.—W. W. R., Mo.

As a subscriber I want the 1923 back issues, I know how valuable they are to an art student.—C. E. O., Patterson, N. J.

I wouldn't exchange my back issues or part with them for a Duke's title, they are a gold mine of information.—A. N., Mich.

Art and Life sells for $2.50 a year, 12 big numbers. If you are not entirely satisfied at the end of the year we buy back your magazines, paying you full price for same. You CAN'T LOOSE on this proposition, unless you fail to subscribe.

We have back issues of 1922 and 1923, at $1.50 each, finely bound $3.50 a volume.

CUT THIS OUT NOW and send with your order to—

ART AND LIFE, Department 916, KALAMAZOO, MICH.

Zanerian Summer School

July 7th to August 15th, 1924

Students may enroll earlier than July 7

Our Special Six Weeks Course

Is for teachers, supervisors of writing, and all interested in better handwriting. The Zanerian Summer School fires its pupils with penmanship enthusiasm, and trains them in all phases of modern methods of teaching and supervising penmanship. Six hours normal credit is allowed for our six weeks course.

HOME OF THE ZANERIAN

Special Instructors

A. M. Hinds, supervisor of writing, Louisville, Ky., and Alma E. Dorst, supervisor of writing, Oak Park, Ill., both teachers and supervisors of exceptional ability and experience, will assist our regular instructors.

Normal Training Course

All work done this summer from May to September, in addition to the special six weeks course, will be applied on our Normal Training Penmanship Course, which is approved by the Ohio State Department of Education, and which leads to an Ohio Special Four Year Teacher's Certificate in Penmanship—a certificate all teachers and supervisors of penmanship should win.

All Branches Taught

Students may take special work in any one or more branches of penmanship, lettering or engrossing.

Zanerians Everywhere

Zanerian-trained penmen and teachers fill the choisest positions, and are to be found in every important city of the United States.

Remember our employment department not only helps students to secure their first position, but is ever ready to assist pupils in securing better positions.

Commercial Work

Students may take commercial subjects at one of the business colleges while taking penmanship at the Zanerian.

Zanerian College of Penmanship

612 North Park St., Columbus, Ohio

SUMMER SCHOOL

In Boston University, Boston, Mass.

JULY 7 TO AUGUST 16, 1924

Boston University announces a six weeks Course in handwriting, the Relevant Psychology and Methods of Teaching. This course gives three credits. Tuition for the penmanship course will be $24.00. Other courses are offered in education, psychology, and special subjects, making possible a full schedule of summer work. Miss Alice E. Benbow, Instructor.

Additional Zaner Method Summer Schools, 1924

Ohio University, Athens, Ohio.
June 16 to August 15

Harriet R. Graham, Director of Writing, Springfield, Ohio, Instructor.

Asheville Normal and Associated Schools, Asheville, N. Car.
Dates to be announced later

Miss Mildred Moffett, Field Supervisor for Zaner & Bloser Company, Instructor.

North Carolina College for Women, Greensboro, N. Car.
June 10 to July 21

Miss Olive Mellon, Director of Handwriting, McKeesport, Pa., Instructor.

Kent State Normal College, Kent, Ohio.
June 16 to August 15

Arthur G. Skeeles, Director of Handwriting, Columbus, Ohio, Instructor.

University of North Carolina, Chapel Hill, N. Car.
Dates to be announced later

Miss Matte-Conn Baldon, Field Supervisor for Zaner & Bloser Company, Instructor.

Miss Lilly N. Jones, School Principal of Durham, N. Car., will have charge of Penmanship during the first term at Chapel Hill.

Accountancy and Business Management

Is a BOLD MOVE in the Direction of Progress

TEXT ONE, for UNIT ONE.

TEXT TWO, for UNITS ONE and TWO.

TEXT THREE, for corporation set with special drills in opening and closing, and all the higher drills in corporation accounting. Now ready.

LABORATORY UNIT ONE should be taken after the introduction to TEXT ONE has been completed. The transactions represent the usual operations of a small mercantile business. Routine procedure and all details have been reduced to a minimum. The blank books are introduced at the beginning of the second month's transactions.

LABORATORY UNIT TWO represents the transactions and accounting procedure of a wholesale business organization. Throughout both units reference is made to many topics of management directly pertinent to the transactions under consideration.

CORPORATION SET (see Text Three).

Bookkeeping and Accountancy

Is the book which pioneered modern accounting as applied to bookkeeping instruction

COMPLETE TEXT for all sets.

ABRIDGED TEXT for ELEMENTARY, WHOLESALE, and MERCHANT'S CORPORATION SETS.

ADVANCED TEXT for MERCHANT'S CORPORATION and COST ACCOUNTING FOR MANUFACTURING SETS.

THE ELEMENTARY SET acquaints the student with the fundamental principles of accounting, and has the foundation laid for the study of advanced bookkeeping.

THE WHOLESALE SET combined with the Elementary Set, provides a thorough groundwork preparation of bookkeeping, and the student is then ready to extend his training into special lines of accounting work.

THE MERCHANT'S CORPORATION SET is one of the advanced series that compromises a complete course in Rowe's Bookkeeping and Accountancy. Under usual circumstances it should follow the Elementary and Wholesale Sets, but it may be used by any student who is ready for advanced work.

Selective Sets

COST ACCOUNTING FOR MANUFACTURING is an exhaustive treatment of scientific cost accounting, showing methods for properly recording and distributing elements of cost. It is a recognized authority on practical cost methods, and is unequaled in its exposition of this important branch of modern accountancy.

LOGGING AND LUMBER MANUFACTURING SET provides a comprehensive treatment of manufacturing accounts and records, as they relate to the lumber business.

THE AMERICAN NATIONAL BANKING SET gives a faithful reproduction of the accounting practice and business procedure of a modern national banking institution, with ample transactions, covering the full range of the banking business.

MANUFACTURING SET—VOUCHER SYSTEM illustrates the well-known voucher system of accounting, introducing department, cost, material, labor and the other accounts necessary in conducting industrial enterprises.

HOUSEHOLD BOOKKEEPING is a set that ought to be taught to every prospective homekeeper in every school in the land. It is worth investigating.

Remember, it ISN'T BOOKKEEPING if it isn't ROWE

The H. M. Rowe Co.

CHICAGO **BALTIMORE** **SAN FRANCISCO**

THE BUSINESS EDUCATOR

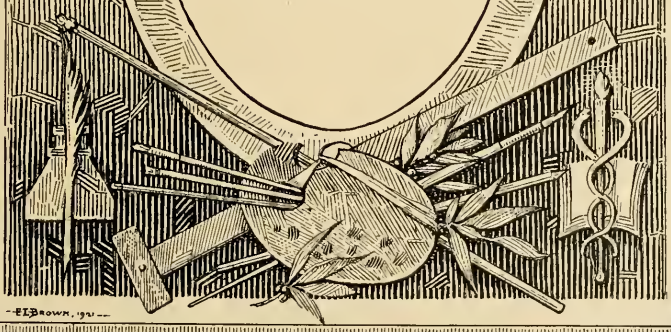
Vol. XXIX JUNE, 1924 Number 10

PENMANSHIP ENGROSSING
BUSINESS EDUCATION

$5,000,000.00

The greatest contribution ever made in the interests of Commercial Education, or possibly ever dreamed of, is the gift of $5,000,000 to Harvard University by George F. Baker, the New York Banker, to endow a graduate school of business administration.

Let us hope that the results will be commensurate with the size of the gift and with the worthiness of the cause it is to promote.



ZANER-BLOSER COMPANY
COLUMBUS, OHIO

Entered at Post Office, Columbus, Ohio, as second class matter.

The New Quiet 12 Remington

is the crowning triumph of that great Remington factory at Ilion where the first practical typewriter saw the light of day fifty years ago.

In all of these fifty years no other new model of a writing machine has ever won such instant popularity in both schoolroom and business office.

Its "natural touch," which makes operation surpassingly easy, its operating simplicity, and the consistent beauty of its work are a revelation to everybody.

Send to us for our booklet, *"What Some of America's Leading Schools Say About the Remington Quiet 12."*

Remington Typewriter Company
374 BROADWAY NEW YORK
Branches Everywhere

REMINGTON
STANDARD SINCE THE INVENTION OF THE WRITING MACHINE

PRACTICAL LAW

SUITABLE FOR ALL CLASSES OF SCHOOLS

We also have:

New Model Arithmetic
Effective English and Letter Writing
Ellis Method of Home Accounting
Modern Banking
ELLIS INDUSTRIAL BOOKKEEPING
TABLET METHOD OF TEACHING BOOKKEEPING
Ellis Rational Speller
Ellis Rapid Calculation
Vocabulary Method of Training Touch Typists
Accuracy Plus (Advanced Typewriting)
Expert Dictation
Ellis Method of Farm Accounting
Essentials of Commercial Law
Ellis Business Correspondence
Principles of Bookkeeping
New English System for New American Citizens

Office Dictation
Letter Writing for the Business Builder
Marshall's Method of Thrift Training
Bayley-Greenwood Penmanship Manual

ELLIS PUBLISHING COMPANY
Educational Publishers
BATTLE CREEK, MICHIGAN

America's Most Popular School Pen

Esterbrook No. 556

This pen is more widely used than any other in our schools, because of its fine point and easy, elastic action; also because it is made by America's oldest and largest steel pen manufacturer.

FREE
"100 Famous Signatures"

Send 15 cents for the 12 most popular Esterbrook pens. With them we will mail you an attractive, interesting booklet, containing the autographs of 100 famous men and women.

Address Dept. B. E.

Esterbrook Pen Mfg. Co.
CAMDEN, N. J.
Canadian Agents: The Brown Bros. Ltd., Toronto

Metropolitan Business Speller

New Edition
By U. G. Potter
McKinley High School
Chicago

Over 6000 words. New lessons containing words pertaining to Aeroplanes, Radio, Automobiles, etc. Complete Index, 244 pages, attractive binding, 50 cents.

A Superior Speller

Twofold Design. In the preparation of the Metropolitan Business Speller we had constantly in mind two objects: first, to teach the pupil to spell, and second to enlarge his vocabulary, especially of words in general use.

Classification of Words. As an aid to the memory we have classified words, as regards sounds, syllabication, accents and meaning. We have grouped the words relating to each particular kind of business into lessons, by which the student is enabled to familiarize himself with the vocabulary of that business. We have interspersed miscellaneous exercises in the nature of reviews. We have grouped words that can best be learned by comparison, such as Stationery and Stationary.

Abbreviations of states, months, railways and commercial terms are given in regular lesson form, and grouped alphabetically. We regard abbreviating of almost equal importance with spelling.

Syllabication and pronunciation are shown by the proper division of words, and the use of the diacritical marks. The words are printed in bold type, and the definitions in lighter face, so as to bring out the appearance of the word,—an aid in sight spelling.

Metropolitan System of Bookkeeping

New Edition
By
W. A. Sheaffer

You Will Like It. The text emphasizes the thought side of the subject. It stimulates and encourages the reasoning power of the pupil. Pupils acquire a knowledge of the subject as well as facility in the making of entries. It is a thoroughly seasoned, therefore accurate, text supported by complete Teachers' Reference Books, and Teachers' Manual.

Parts I and II text is an elementary course suitable for any school in which the subject is taught. Two semesters are required in High Schools and a correspondingly shorter time in more intensified courses.

Parts III and IV text is suitable for an advanced course following any modern elementary text. We make the statement without hesitation, that this is the most teachable, most up-to-date, and strongest text published for advanced bookkeeping and elementary accounting use.

Corporation-Mfg.-Voucher unit is bound in heavy paper covers and contains all of Part IV. It is a complete course in Corporation accounting including instructions, set of transactions, exercises, problems, etc. It is without doubt the best text for this part of your accounting course. List prices, Text, 120 pages, 40 cents. Supplies, including Blank Books and Papers, 95 cents.

EXAMINATION COPIES will be submitted upon request.

METROPOLITAN TEXT BOOK COMPANY *Texts for Commercial Subjects* 37 SOUTH WABASH AVENUE **CHICAGO**

Gregg Normal Training

Makes Teaching Resultful

IT combines expert knowledge with "That Something" which pulls you out of your mental ruts, lifts you out of the mire of the commonplace, and inspires you to attain to leadership in your profession.

The Gregg Normal Course is the greatest "service station" for teachers on the road from Yesterday to Tomorrow.

A 1923 Normal graduate writes that through the application of the methods learned, her shorthand class had attained the state requirements in speed and accuracy in twenty weeks less than the allotted time, thus leaving that margin of time for still greater improvement in speed and accuracy.

What has inspired and helped thousands of others should set you to thinking. Gregg training will help you in your struggle against the eroding sameness of your work-a-day routine.

Plan today to spend six happy and profitable weeks in the Gregg Summer School. The Session begins July 7 and closes August 15. Write for bulletin now.

GREGG SCHOOL
SIX NORTH MICHIGAN AVE.
CHICAGO, ILL.

BLISS-ALGER

Bookkeeping and Accounting

A strictly new course just off the press, combining Bookkeeping, Business Practice and Banking. Makes individual instruction a pleasure. Exceedingly interesting to the student.

Three Systems

ACTUAL BUSINESS (with offices)
FOLDER (like above, without offices)
CORRESPONDENCE

For High Schools, Business Schools or any institution teaching Bookkeeping. Text and outfit sent to teachers for examination. Mention school connection.

BLISS PUBLISHING CO.
SAGINAW, MICH.

BYRNE TEXT

25 Years Success

They Are School Builders

There is as much difference between the practical result-getting quality of text books as there are between teachers. Your students are entitled to the best. Therefore investigate **Byrne Simplified Shorthand, Byrne Practical Dictation and Legal Forms, Byrne Bookkeeping and Business Law, Byrne English and Correspondence, Byrne Practical Speller, Byrne Business Writing, Byrne Practical Touch Typewriting, and Byrne Shorthand in Spanish.**

Fill in and mail for descriptive Price List.

Name .....

Address .....

School with .....

BYRNE PUBLISHING COMPANY
512 Wilson Bldg.
DALLAS, TEXAS

The De Bear Schools Ltd.

(For Modern Business Training)

Bernard de Bear
Managing Director

TELEPHONE, 6139 HAMPSTEAD

165 Finchley Road,
London, N.W.3.

15th March, 1924

The Gregg Publishing Company
Kern House, 36-38 Kingsway
London, W. C. 2, England

Gentlemen,

After more than thirty years of experience with another system, I adopted, advocated, and established in all our schools the Gregg system of shorthand. This was in August of 1922, and I have now had abundant opportunity of realising the wisdom of this change. If I say that the results have greatly exceeded my expectations, I shall not be using any words of exaggeration.

There is no doubt whatever that the Gregg system can be learned by the average student in far less time than any other system with which I have been acquainted. There is no doubt in my mind that it is infinitely safer when written at speed. There is equal certainty that the vast majority of students are more quickly and keenly interested in shorthand than they ever were before with any other system. Doubt, perplexity, uncertainty, have all given way to appreciation, relish, enthusiasm.

Public blackboard performances by very young people after but a few weeks' experience with the subject have astounded me beyond expression. I have seen Gregg Shorthand written by students of fifteen or sixteen years of age at speeds ranging from 60 to 140 in a manner that not only had I never seen before, but never could have supposed was possible. From every testing point--ease of learning, speed possibilities, interest of study, reliability of notes under the stress of speed--the Gregg system emerges triumphantly.

Another enormous advantage is to be found in the fact that since the adoption of Gregg in our schools more time has been possible with other important studies. Speed in typewriting has been increased materially owing to more opportunity for practice. Greater attention has been possible to spelling, punctuation, vocabulary and all those elements of English vitally necessary to the shorthand writer or the secretary. I have every reason to be profoundly thankful that I made the change already mentioned. It has been for the great good of the thousands of students who have placed themselves in the care of our teachers.

Yours sincerely,

Bernard de Bear

Mr. DeBear is Managing Director of DeBear Schools, Ltd., (30 schools in England, Scotland, Ireland, Wales); formerly for 20 years, Principal of Pitman's Schools, London; and was the first winner of Pitman's Speed Certificate for 200 words a minute, for which achievement he was presented with a gold watch by Sir Isaac Pitman.

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO BOSTON SAN FRANCISCO LONDON

BUSINESS LETTER PRACTICE

By JOHN B. OPDYCKE

FOUNDED 1874

J. L. HARMAN, PRESIDENT
J. MURRAY HILL, VICE PRESIDENT
W. S. ASHBY, BUSINESS MANAGER

THE EMBLEM OF THE EFFICIENT SCHOOL

BOWLING GREEN BUSINESS UNIVERSITY

BOWLING GREEN, KY.

March 28, 1924.

Mr. Clarence A. Pitman,
2- West 45th Street,
New York City.

Dear Mr. Pitman:

Your letter under date of March 18th has been referred to me as I am in charge of the class which is using Mr. Opdycke's BUSINESS LETTER PRACTICE. I have been using this text only ten weeks and I started using it only after a very careful examination of its contents. I find it to be unusually well suited to our needs. We wanted a text-book that would combine a certain amount of theory with a great deal of practice. The excellent examples and illustrations which this book contains and the interesting way in which the subject is presented enables me to hold the attention of the students in a class in which students many times are not interested.

I think one of the greatest compliments that can be paid the book is that out of sixty students in the last class I had, only one wanted to sell his book. These people are going out to positions as bookkeepers and stenographers and other office positions and they have seen how much good they may get out of this book if they keep it on their desks. It gives me great pleasure to say these few words concerning it.

Respectfully yours,

Thos. M. Dickerson

TEACHER OF ADVANCED BUSINESS CORRESPONDENCE.

TMD:NCV

Cloth; gilt lettering back and side; 582 pages. Price $2.50

ISAAC PITMAN & SONS, 2 West 45th Street, NEW YORK

The Business Educator

VOLUME XXIX COLUMBUS, OHIO, JUNE, 1924 NUMBER 10

CONTRIBUTION FROM MR. FLICKINGER

"Some are born great, some achieve greatness and some have greatness thrust upon them."—Shakespeare. The last part of this quotation and the old copy—"There is no excellence without great labor," inspired the following lines:

Not all high honors crown the great;
Not every prize lays at his feet;
Some humble souls the world may rate
As worthy, too, of praise, discreet.

Ambition masters every test,
Though mountains rise, they cause no dread,
Who upward climbs with purpose stressed,
Will surely reach the goal ahead.

The shining heights that lure us on,
No timid heart dares hope to scale;
For worthwhile feats are ever won
By fearless souls who scorn to fail.

Glenolden, Pa., April 22, '24.

AN INTERESTING LETTER FROM A. D. WILT, SR.

Enclosed find my check for The Business Educator.

After a service of fifty-five years as head of The Miami Commercial College of Dayton, Ohio, I retired some years ago and now at eighty-two am enjoying a ripe old age with my family intact about me.

I am within an hour and a little more of New York City and greatly enjoy its many opportunities in the way of libraries and art, music and the drama, as I am in excellent health.

I enjoyed many years of very pleasant intimacy with Mr. Zaner, who did much to promote business education and deserves the lasting gratitude and respect of our profession. He was a man of many attractive personal traits.

I always hailed the taking on of Business Courses by the great universities as a most flattering recognition of the great importance of the work the business educators have been doing so many years. I appreciated at the same time that we occupied a field they could not invade and that they could institute a broader training for the minority who had the time and money to take it, leaving to us the training of the thousands of fine young men and young women upon whom the business world so largely depends. Harvard University has carried this extended training on a broad and most efficient basis and is now seeking an endowment of ten million dollars, as you may know, to greatly extend its usefulness. Bishop Lawrence of Massachusetts is at the head of the movement and I am, as a veteran business educator, proud to have my son, a Harvard Graduate, taking a prominent part with him. As a graduate of mine and with a large and successful business experience, his helpfulness has been much appreciated by Harvard authorities.

I am happy to know that the enterprise Mr. Zaner so successfully created is so successfully continued. Very truly yours,

A. D. Wilt, Sr.,
New Cannan, Conn.

May 19, 1924.

Since Mr. Wilt wrote the above letter, George F. Baker, the New York banker, has given $5,000,000 to Harvard University for buildings and endowment of a graduate school of business administration.

Mr. Baker is not a graduate of Harvard but has been a business man all his life, and is now in his eighty-fifth year.

In making the gift Mr. Baker wrote in part: "I am especially impressed with the determination to make the graduate school of business administration of the very first importance in the country.

As whatever distinction I have attained in life has been principally from business experience, it would be a satisfaction and pleasure to help by contributing the $5,000,000.00 necessary to accomplish this."

H. M. Temple, Temple, Webb & Co., Certified Public Accountants, St. Paul, Minn., expresses his views on penmanship as follows:

"Penmanship is an indication of the character of the writer. A poor, careless writer is invariably careless and indifferent in work performed. A good penman is an indication generally speaking of tidiness, clear thinking and carefulness in details and in the performance of any kind of work. Careful penmanship indicates a methodical orderly mind, and business needs orderly and methodical minds in its conduct, and most of all, clear and definite penmanship means that the work of those who have to read it will progress more rapidly in the actual conduct of business affairs. For example, a poorly written order or entry in a set of books, figures carelessly made, etc., permit errors of reading and have cost the business world a great deal of money, and the business man is looking at all times for penmanship that is clear, distinct and accurate to avoid waste and loss of energy in his business."

AN ENTHUSIASTIC B. E. SUPPORTER

I want to congratulate you on the crowning success of the April number of your splendid publication.

The wonderfully beautiful and skillfully executed examples of the penmanship of H. W. Flickinger in that number, are veritable poems of the art chirographic, and should come as inspiring models to those who wish to rise in the art above the mediocre or commonplace.

Such a master as Mr. Flickinger should inspire the younger aspirants to aim higher in their plans and purposes in the field of penmanship.

Keep the ball rolling and thus swell the circulation of The Business Educator, which should have a subscription list of two hundred thousand or more.

Very cordially and truly yours,
Arthur P. Myers, York, Pa.

THE BUSINESS EDUCATOR
Published monthly (except July and August)
By THE ZANER-BLOSER CO.,
612 N. Park St., Columbus, O.

E. W. Bloser - - - - - - - - - Editor
Horace G. Healey - - Contributing Editor
E. A. Luffer - - - - - Managing Editor

SUBSCRIPTION PRICE, $1.25 A YEAR

Single copy, 15c. (To Canada, 10c more; foreign, 23c more.)

Change of address should be requested promptly in advance, if possible, giving the old as well as the new address.

Advertising rates furnished upon request.

The Business Educator is the best medium through which to reach business college proprietors and managers, commercial teachers and students, and lovers of penmanship. Copy must reach our office by the 10th of the month for the issue of the following month.

Business Penmanship

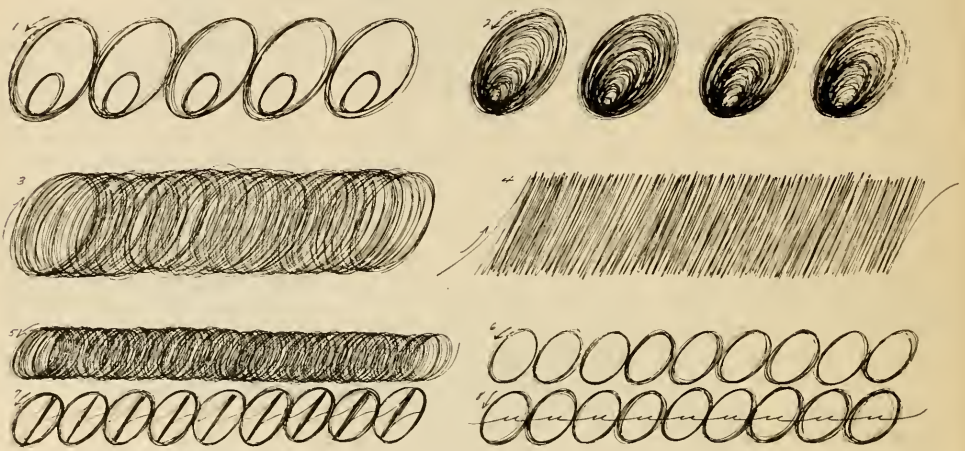
By OLIVE A. MELLON
Supervisor of Handwriting, McKeesport, Pa.

Send Miss Mellon two pages of your practice work with 10c and she will criticise and return your work

I should like my B. E. students to make a survey of their writing position. By this I mean the position of the body, the paper and the pen.

Are you sitting erect? Do you rest both arms on the desk? Is your paper turned so that the ruled lines point from the lower left to the upper right hand corner? Do you have your penholder tipped high enough? Is the side of the hand raised off the paper? Remember the hand resting on the side is a sure indication of finger movement.

See that the writing machinery is adjusted correctly before beginning practice on the exercise drills this month.



EXERCISES

PLATE 15

Drill 1. This is the direct oval exercise made two spaces high, with the one space direct oval made in the lower space. Begin this exercise at the top and move leftward. Curve the left and right sides equally. Make the ovals touch at sides and keep all ovals on main slant. Count 10 each for both large and small ovals.

Drill 2. Begin this shell exercise at the top and move leftward. Use direct motion and write to the count of 100. Use a lively motion and gradually bring each new over motion line towards the bottom. The under motion line remains at the bottom. A light touch is the secret in making this exercise. Otherwise it will produce a blotted appearance.

Drill 3. This two space indirect compact oval begins at the bottom and moves upward and to the left. This motion is usually more difficult than the direct motion, hence much practice is necessary.

Extend these ovals across the page, making 400 to the line. Make a line and then stop and criticise your work. You may have the ovals too broad and spaces not entirely filled. Use some upward or push and pull motion. A little of this motion will help fill the spaces and narrow the ovals. Shift your paper two or three times to the line.

Drill 4. Use a quick, snappy motion when making this two space push and pull exercise. An exercise this height often requires a little sliding motion in order to fill the two spaces. Do not let your hand rest on the side. The exercise may look well enough when done but your position is very poor, and in most cases the exercise will slant more than is necessary.

Drill 5. Make this running or compact oval one space high. More controlled motion is needed to make this exercise this height. Aim to make 400 revolutions to the line. Use direct motion.

Drill 6. To the count of eight, make this direct oval exercise one space high. Keep ovals on same slant and let sides touch.

Drill 7. After completing a line of one space direct ovals, place the push and pull stroke through the center, keeping the stroke on main slant. Notice the beginning stroke represents the under curve, while the ending stroke is like the finish stroke of lower loops.

Drill 8. Complete a line of direct ovals, then with a free running hand place a small **u** in center of each oval. The connecting lines between the **u's** must be the same length.

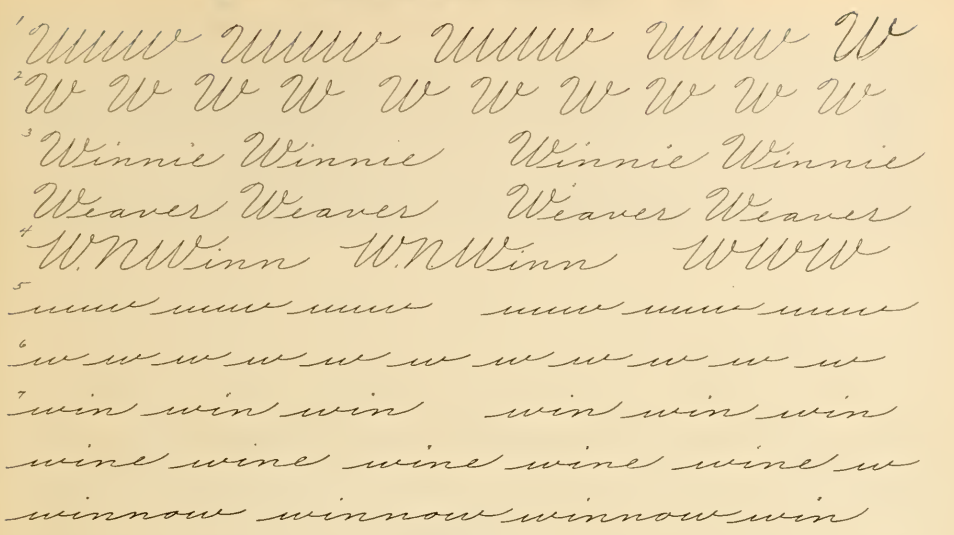


PLATE 17

Drill 1. This capital **W** exercise needs to be made with a quick in and out movement of the arm. Retrace center of letter as far downward as you can and keep the turns narrow at the base line. Write to the count of loop-1-2-3-4-5-6-7-8. Finish at top with an open loop.

Drill 2. Write the capital **W** to the count of 1-2-3-4. Keep the shoulder broad at the beginning and the down stroke parallel and as nearly straight as possible. There is a tendency to raise the second turn at the bottom from the base line. Avoid it.

Drill 3. These are splendid words for practice work. Finish capital and small letters with care.

Drill 4. Practice the capital letter combination first, then join the small letters. Much movement is needed in connecting these letters.

Drill 5. Write the small **u** exercise to the count of 8. Use a deep retrace when finishing. Keep the top sharp and the bottoms rounding. Strive for uniform size, slant, and spacing.

Drill 6. Write the small **w** to the count of 1-2-3-4. Aim for equal spacing between points. Finish with a deep retraced point and outward curve.

Drill 7. Words like these aid in applying form and movement to actual writing. Watch the spacing between the letters and the word endings.

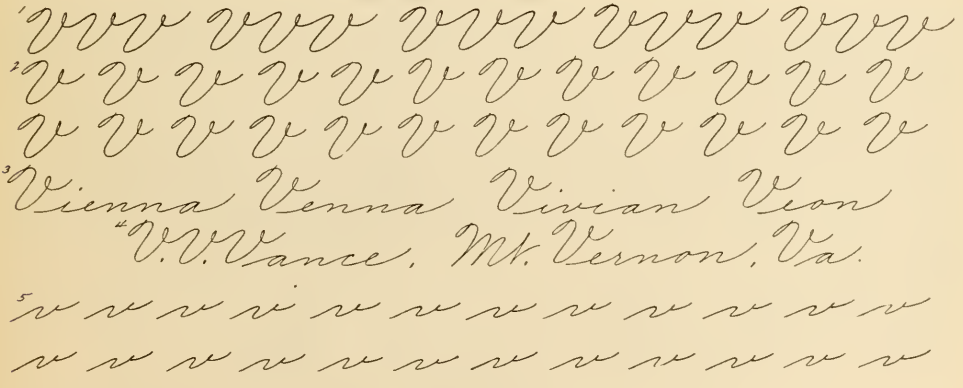


PLATE 18

Drill 1. The capital **V** exercise begins with the reverse oval principle. A free motion is necessary when making this exercise, since it does not contain any angles. Observe the shallow compound curves in the down strokes and the small open loops at the top. Write to the count of 1-2-1-2-1-2-1.

Drill 2. The letter **V** is composed of two turns and two loops, the beginning loop being the larger. Do not make the finish loop as high as the beginning one. Avoid making the letter too wide through the bottom. After forming the round turn at bottom use a steep up stroke. Too much slant in this up stroke will cause too wide spacing thru the top. Count 1-2.

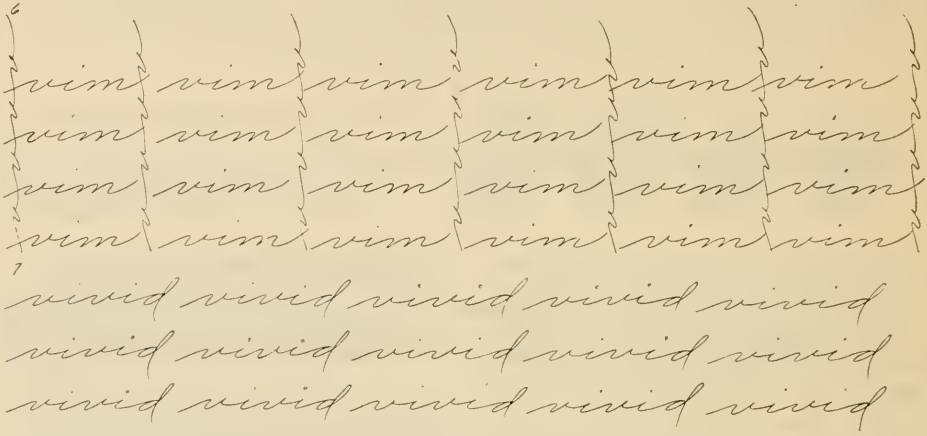
Drill 3. Practice these words carefully. Aim for a smooth light line. Write 15 words per minute.

Drill 4. Notice the size of the capital letters, also the small letters. Connect the three **V's** with a free swing. Not only learn to write this name and address well but master your own name with a high degree of efficiency.

Drill 5. When practicing the small **v** be careful to have both the upper and lower turns equal in width. Use plenty of slant in the down strokes. Finish with a deep retraced line and swing outward. Count 1-2-3.

Drill 6. Write six copies of the word **vim** to a line and write four lines. Be neat about the arrangement and spacing. Turn paper and connect four **v's,** writing toward the top of paper. Place a **v** in center of each space and a row of **v's** between each word. Accurate spacing is necessary when preparing a block of writing of this kind.

Drill 8. In order to have proper spacing and also correct size, write 5 **vivid's** to the line. Notice the final **d** finish. Avoid making the second **v** narrower than the first. This is a common error when writing this word.



Sensible Business Writing

By C. C. LISTER, 26 Waldorf Court, Brooklyn, N. Y.
Supervisor of Writing, Maxwell Training School for Teachers, Brooklyn, N. Y.

REAL BUSINESS WRITING

The real climax in the study and practice of handwriting is paragraph writing or page writing. We prepare for this, in a well planned course, by centering our attention on the study and practice of individual letters and short words in which these letters occur. We exercise conscious care. But real business writing is produced spontaneously. Conscious care and thought on each letter and word as goals in themselves are much like a piano player picking out each separate note. We do not call it music until the notes are played in handfuls and bundles. Neither do we call it real business writing until the attention can be withdrawn from the details that produce a high degree eof accuracy and combine a fair degree of accuracy with what might best be designated as **dash.** We like fluency in handwriting as we do in speech. No one would want to listen long to a speaker who gave conscious attention to the correct enunciation of each word. True, the words must be clearly enunciated, but that must be the result of sufficient conscious effort originally to enable the speaker to withdraw attention fro n the details of speech and center the attention upon complete statements or sentences. The same may well be sait of a good handwriting. We should give conscious attention to the study and practice of individual letters and selected words, and the best approved method of writing. When these have received due attention we should turn to the applicati on of the skill, that should result from these conscious efforts to the mastery of details, to the writing of continuous discourse. When one gives attention to complete words rather than individual letters and correct spacings, there will be so ne sacrifice of mechanical accuracy, of course; but this will be more than balanced by the pleasing effect that will result from the fluency, grace, and **dash** that will gradually become habitual with the writer.

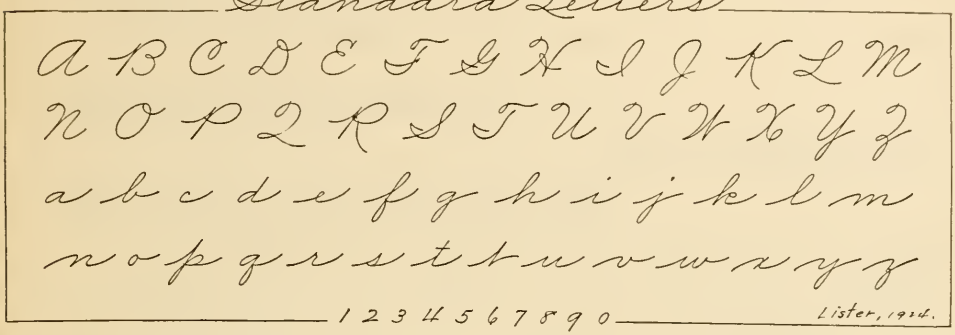
The preceding numbers have provided instruction and practice on all phases of a course in handwriting: habits, movements, general exercises, specific exercises, individual letters, figures, and sentences. Any weak places that may still exist may be strengthened by reviewing.

Assuming that students following this course have completed the work outlined in the previous lessons, we are now presenting for practice a complete alphabet and some paragraph work as a sort of climax.

The Alphabets

There is, perhaps, no finer test of one's skill,, than the writing of a complete alphabet, especially the capital letter alphabet. Throughout the course we make, in succession, as many letters as we can from one kind of movement. This is a good teaching principle. We make a succession of direct oval letters, a succession of reverse oval letters, a succession of straight line letters, a succession of compound curve letters, etc., etc.

But in making a set of capitals the pen, mind, and muscle must perform all kinds of gymnastics as they dash, swing, and tumble from one kind of letter to another with little or no hesitation between letters. The uniformity of size and slant must be kept in mind, too. The direction, curvature, and length of all initial and final strokes must not be overlooked. Try it. Do not be hasty. Swing with some deliberation. Make a complete alphabet and file it away for comparison later. Then make a second one and mark ten of the poorest letters. Practice these separately and then try the complete set again. Continue in this manner during a few successive practice periods and then compare the result with the set of capitals filed away originally.



The Paragraphs

1. Write the complete paragraph with care two or three times in order to fix the size and general arrangement.
2. Time yourself and see how long it takes to write it. Two or three trials may be made.
3. Check the result with the copy. Determine what words need special attention.
4. Practice the words needing special attention individually, both carefully and then a little more fluently.
5. Write the complete paragraph again.
6. Check the irregular spacings. Some words will be too wide apart, some too close together.
7. Rewrite the paragraph with a view to correcting the faulty spacings.
8. Continue writing the paragraph in about the same time you wrote it originally, but try to improve the appearance.

We should at all times aim at the ideal, both as to writing habits and excellence, even though we know that we seldom, if ever, reach our goal. Because if we do, although our results may be scattered along the way toward good writing, they will be found nearer the goal than the starting point.

Good writing is not the result of periodical bursts of enthusiasm. It is the result of the patient mastery of an orderly arranged series of exercises.

The course should be so planned that the practice is made interesting to the student and at the same time adding to the accumulation of skill.

Columbus, O., 5/30/24

Dear Readers—

We terminate our series of lessons in handwriting with this issue. The aim was to present a series of exercises that would prove interesting and at the same time serve to increase the skill of all who followed the course.

We trust that we have, in a measure at least, succeeded in doing what we set out to do.

Yours sincerely,

C. C. Lister

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z.
a b c d e f g h i j k l m n o
p q r s t u v w x y z 1 2 3 4 5 6 7 8 9 0.

This is a specimen of my plain business penmanship while a student in Milwaukee West High School and striving for an Advanced Certificate.

Nora E. Smith.

By W. L. Newark, Columbus, Ohio

Never assume that you know it all and never disturb another who thinks he knows it all, but modestly step aside and let him pass, just around the corner a brick wall awaits him.

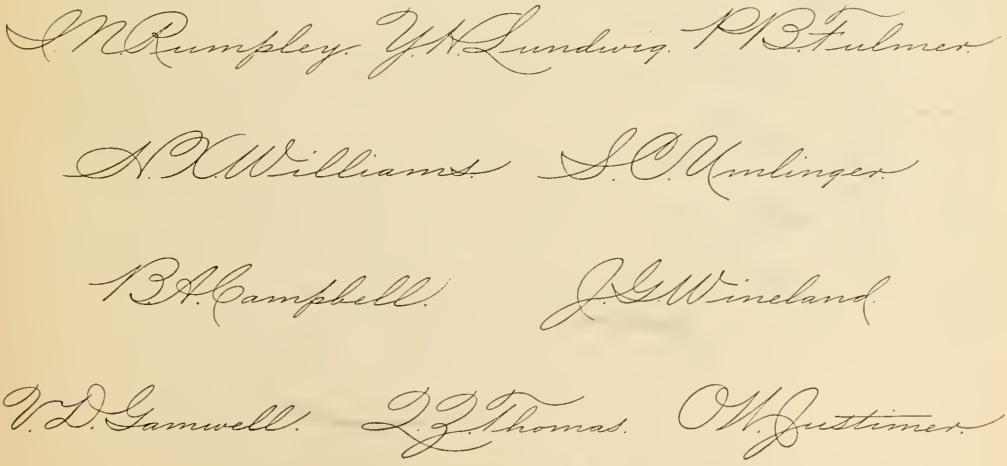
Failure in life on the part of any young man or woman is an open confession of neglect to grasp the opportunities that have been presented.

By F. B. Courtney, Detroit, Mich.

A Specimen of my Artistic Penmanship.

F. H. Hatchett, teacher of penmanship in Benton, Ill., writes a very fine professional hand, as shown above. No doubt Mr. Hatchett will favor us with more of his fine work from time to time.

Mr. Hatchett was a student of W. A. Hoffman, the skillful penman who for years was connected with the Valparaiso, Ind., University.



Signatures by E. W. Bloser

ORNAMENTAL WRITING

By RENE GUILLARD, 1212 Elmwood Avenue, Evanston, Ill.

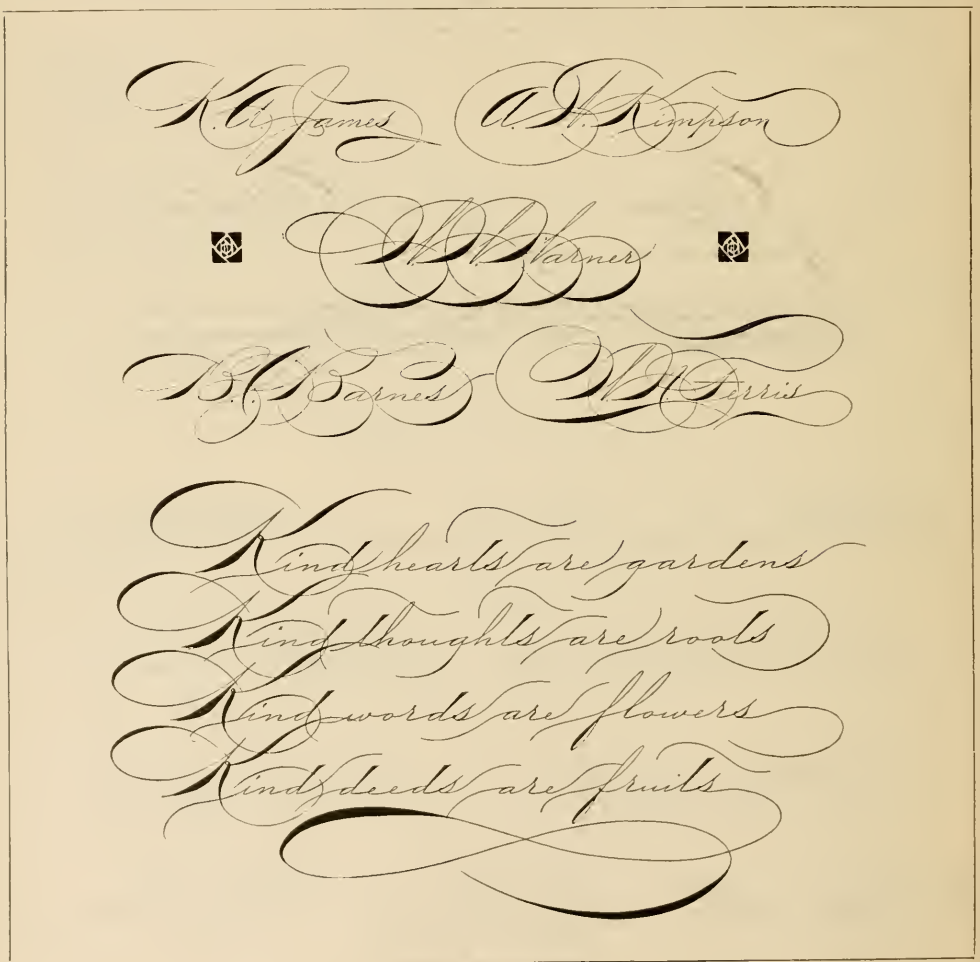
Seod Mr. Guillard two pages of your practice work with 25 ceots and he will criticise and return your work

When one becomes skillful enough in ornamental penmanship to write signatures and paragraphs the work becomes really interesting.

Practice on each combination separately until you are able to write it well. Study the general arrangement, the regularity of downward strokes, and shades. Get plenty of slant. If you can write the five signatures in this lesson well you should be able to write cards, and thus begin to earn money with your pen. In writing cards it may be well for you to keep them rather simple, more on the order of the first two signatures, until you are able to write cards real well without too many flourishes.

To write the poem below you should give careful attention to the general arrangement. By this time you should have mastered details such as individual letters, beginning and ending strokes, etc., and should be able to give your time to appearance as a whole. Work for action and life and smoothness of line. See that your ink and tools are in good shape, for you cannot write well with an old pen, and with poor ink you can not secure black shades and good hair-lines.

In order to become a good penman it is necessary that you become a close student of fine penmanship. Study the little details of form and movement. Each letter has a movement which is necessary in order to get the proper shape. Compare your work carefully with the best copy you can secure, and above all it is necessary that you enjoy your work and do a lot of practice. Skill with the pen cannot be accomplished over night, but it can be acquired in time by the proper study and practice.



A Little of Everything

By CHARLES T. CRAGIN
Holyoke, Mass.

JUST COMMON PEOPLE

"Mother, you're just wasting money sending me to Business College. I am a regular lunkhead. I can't spell, and I can take dictation slow enough to be no good, and it takes me a whole forenoon to add a column of figures and then it's never right, and my trial balances never come out. You'd better stop paying money and teach me to be a scrub woman or something."

"I don't believe it is so bad as that, Harriet," said the tired looking, gray haired woman who kept a boarding and lodging house in Greenwich Village. The teachers all say that you work like everything."

"That is the mean part of it," said the girl. "I do work like a cart horse but it is like working in a tread mill and I don't get anywhere. I'm dead sick and tired of it.

Just then, Mr. Richard Lawrence came down from his room on the third floor and said, "Mrs. Martin, has Harriet got home from school?" "Yes, Mr. Lawrence, she has just gone in her room to brush up a bit, she will be out in a minute," and in a minute Harriet did come out. A rather nice looking girl, not by any means a beauty, but it did not hurt your eyes to look at her with her thick brown hair, erect figure, white teeth ,ohnest eyes and not too small mouth that generally curved up and not down at the corners. If Harriet had possessed the fine raiment that some girls have, she would have passed very well in a crowd. Indeed, she did anyway, for her clothes, though cheap in quality were neat, and the color on her cheeks and lips was natural.

"Harriet," said Mr. Lawrence, "I wish you would come upstairs and look at that blessed typewriter of mine. It is on the blink again and I will be hanged if I can see what is the matter, and I have to get out something today or else I don't eat."

Mr. Lawrence was a free lance writer. He wrote jokes for "Life" and "Puck" and "The Judge" and any papers that would buy jokes. You know there are only about so many jokes, but they are like eggs, you can cook them in many different styles, and if you get one that reads well those papers will pay anywhere from 50c to $2.00 or $3.00 for a joke.

Sometimes, Mr. Lawrence wrote poetry, or perhaps, I'd better say rhyme, because there is a great difference between poetry and rhyme—I can write rhyme for fifty cents a foot but it won't be poetry—and he wrote short stories which generally came back, "Respectfully declined"; but once in a while he sold one for anywhere from $10 to $50, and if he saw an accident or a fire he would write it up and send in to the "World" or some other New York paper on the chance that they might take it. They pay for that kind of stuff but it's got to be pretty good, for their regular reporters cover everything of that kind.

Mr. Lawrence was not getting rich in his profession; but he was young, 23 or 24, not at all beautiful, any old kind of clothes did for him because they had to, and he knew that some of the big fellows who were getting 10 cents a word for their stuff had seen: "Respectfully declined," on their manuscript over and over again. Mr. Lawrence was tall, five feet ten, and thin, because he didn't eat enough, not because he was dyspeptic but because his pocket book was as thin as he, and he was on the go much of the time trying to pick up space matter. He had rather vivid red hair, not too well cared for, bright blue eyes and a heart full of sunshine in spite of slow success in his literary vocation.

Mr. Lawrence was the owner of an ancient typewriter. I don't think it was brought over in the Mayflower, but it certainly bore a very low number of the Remington Co. He did all his writing on this machine when it would work, but it had a habit of going on strike and he had no money to send out and get a repair man, who would not look at the machine for less than a dollar. There was one thing that Harriet could do. She could make a typewriter eat out of her hand. She was not much of a typist herself, only fair, she could not spell worth a cent, but she had mechanical genius. She could take a clock all to pieces, and so can I, but Harriet could put it together again and it would run.

Harriet went upstairs with Mr. Lawrence, sat down at the machine, turned a few screws, tightened a tension here and there, did some more little things and then said, "I really isn't much of a machine, Mr. Lawrence, but I guess it will go; if it doesn't holler and I will come up again."

"By George, Harriet! You saved my life" said Mr. Lawrence,. "You certainly have a knack of making a typewriter behave. I know this old thing is a piece of junk. It should be on the scrap heap, but I haven't the price for another, and I cannot do anything with a pen. They do not like to get pen and ink stuff any more in the newspaper offices, and I've got a story here of a suicide in Central Park that ought to bring me five or six dollars if I can get it there tonight."

Mr. Lawrence got in his story and the "Evening World" gave him six dollars for it. When he came back, he handed Harriet a dollar and said, "You've done a lot of things before that I ought to pay for." Harriet didn't want to take it, but dollars were scarce as hen's teeth in the Martin family, and he didn't have to persuade her very long.

It was the first dollar Harriet earned as a typewriter engineer but a long way from the last, for it was the beginning of the career of a girl who certainly would not have made a success in an ordinary office.

Harriet's mother didn't want her to quit school. She was 17 years old, and her mother had two or three office girls living in the house who were making anywhere from $20 to $35 a week, and it seemed to her that Harriet was just as bright, and intelligent, and certainly as good looking. My experience has been that the high priced stenographers are generally apt to be pretty well along in years, and that they show it. You don't get $30 or $40 a week without you do some work, at least you don't get it honestly, and girls who didn't get their salaries honestly didn't get in to the lodging house of Mrs. Martin, for the old lady had a keen eye.

About 11 o'clock the next morning there was the deuce to pay in the typewriting room of the big school where Harriet was doing her best to get a business education. Five machines were on strike and a call to the Remington and the Underwood office said, "We can't send a man up till afternoon." Harriet had one of these machines and in ten minutes it was tapping, tapping away as nicely as could be and the man in charge of the typewriting room said, "How did you manage to fix it, Miss Martin?"

"Oh, I don't know," said Harriet. "I can most always make a typewriter behave."

"Suppose you take a whack at the rest of these machines, will you?"

"I sure will, Mr. Evans." And Harriet went to work.

In less than an hour all but one of the machines were doing as well as they were capable of doing. "That machine," said Harriet, "is played out. You can have it rebuilt, I suppose, but you had better swap it and get a new machine." It was a big room and there were more than 100 typewriters in this great down town New York school, packed in as thick as sardines in a box. Some were old and some were new. The manager didn't spend any more money than he had to and Mr. Evans, the head of the typewriting room, said to him, "We've got a girl in there that is a genius at fixing balky typewriters. She can't spell and is slow at reading her notes, but she can make a typewriter eat out of her hand. How would it do to give her her tuition and have her handy any time there's trouble?"

"Well," said the manager, "it costs like the deuce to keep a man running up here every day from the typewriter office. My bill last month was over $200 for this school alone. I don't know how much I paid in Brooklyn. Do you suppose this girl can keep these machines in shape if we hired her for that kind of work?"

"Well, she did a mighty good job this morning and she did it quick," said

(Continued on page 22)

Teaching the Primary Child to Write

BY FRANK N. FREEMAN
Professor of Educational Psychology, University of Chicago

ARTICLE III

In the first article we reviewed briefly the facts concerning the child which must be taken into account in teaching him to write. The second article dealt chiefly with practices which seem to be at variance with the facts of child nature. What procedure, now, do the facts indicate positively?

Some primary teachers and supervisors believe that the child's disposition to give meaning to his actions precludes any use of drill, except a little incidental practice upon letters which he finds he does not make correctly. According to this view writing can have only one meaning to the child, and this meaning is the expression of thought. This, of course, is its final meaning, and the child shoudl write to express thought as soon as he can master the process. But some of the simple drills, which are used to introduce the letters, may be given a kind of dramatic meaning suited to his stage of mental development. For example, the over-curved back-and-forth movement may be dramatized by accompanying it by the rhyme "Jack be nimble—." The under-curved movement may be accompanied by the verse, "How do you like to go up in the swing?" Even such dramatized drills, however, should lead as directly as possible to the writing of words and sentences.

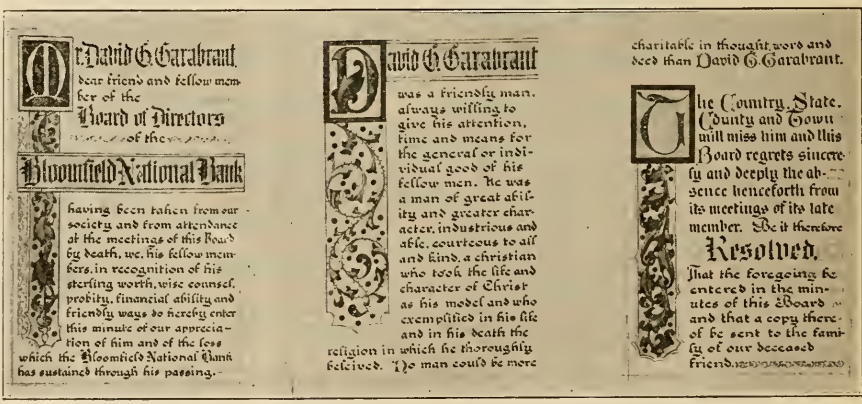
The outstanding problem in the teaching of primary writing is to reconcile the requirement that skill of hand be developed with the requirement that practice shall have an objective in the child's mind. Some drill should be given, but it should lead directly to letters and words. When the writing of words is reached the words which are to be written should be drawn from the conversation of the class. Sentences containing words which have been practiced should be drawn from the same source.

The primary child's chief objective, besides expressing his thought, is to produce writing which another can read easily. The chief aim, in other words, is legibility. Good position must be made habitual, but the child needs to give only enough attention to it to prevent his falling into bad position. It is not an objective of practice. Correct movement is attained as a result of assuming good position, of going thru the simple exercises, of writing rhythmically and of producing good forms. Producing good forms is the child's objective; developing a good movement is a consequence with which he is not particularly concerned. If we urge the child to think about the kind of movement he is making we develop in him too much consciousness of his hand and arm, and we train him to develop two types of writing—one for the writing lesson and one for his other work.

In setting before the child the aim of legibility, we must have regard for the limitation of his immature physical ature. At first his attention should be called only to the gross errors. As he eliminates these he may aim at correcting the less important errors and irregularities. Always, in calling attention to errors, we should emphasize those which impair legibility. By so doing we shall keep uppermost in the child's mind the aim of communicating his through clearly.

Subordinate to the legibility aim, but still worthy of emphasis and of especial interest to some children, is the esthetic objective. Children usually admire good-looking writing and are stimulated to the imitation of good copies. This imitation is partly conscious and partly unconscious. The copy, then, should be good and should be consistent from grade to grade.

These, I believe, are the chief principles of teaching writing in the primary grades.



George Van Buskirk, the engrossing artist and penman of Newark, N. J., died in April from an automobile accident. Mr. Van Buskirk was about 55 years of age, and leaves a wife and several children.

As the above reproduction will testify, he reached a very high standard as an engrossing artist and illuminator. He was a good genial fellow and well liked. THE BUSINESS EDUCATOR joins the penmanship profession in extending sympathy to the family.

MENTAL MEANDERINGS

By CARL MARSHALL
Route 1, Box 32, Tujunga, California

It has been observed that good teachers are born, not made. It is equally true that there are not enough of the natural born ones to go round. With from thirty to forty millions of children in this country who have to be taught by somebody for at least ten school years, it is too much to expect that every schoolroom will be presided over by a teaching genius. Most of us have to learn the ways and means of the job by hard study, harder experience and some failures, that are hardest of all. The trouble is that teaching is about the only art for which a reliable and accepted technic has not been worked out. If a man decides to be a lawyer, he will find the modus operandi all carefully ironed out for him. If he would preach, all he needs to do is to pick out his church, and then matriculate in a school where they turn out full-fledged young parsons of that denomination. It is mostly the same with medicine, accountancy, engineering, and business. You simply get into the game and follow the rules. But the teacher's job is different. There is little game to it and no accepted rules to speak of. There have been about as many different "schools" of education in this country as there have been head professors of pedagogy and psychology, and generally, each one had his own pet fad or hobby. I think I could name at least a dozen of these who have flared across the educational sky and then disappeared in a shower of sparks to be heard of no more.

Learn to Teach by Teaching

Meanwhile, the prosy every-day problems of the teacher remain much the same as they were a century ago. Children have to be taught to read and write and spell and learn to think with numbers, and learn their country's history, and the geographical ins and outs of the old world, just about the same as ever, and despite all the beautiful theories that have been formulated and all the brilliant short cuts that have been recommended, the job of the teacher has not been much lightened. Sometimes I think it has been made only the harder and more perplexing by the tons of stuff that has been written under the name of pedagogy and psychology. For instance, I had been reading a good deal lately about The Unconscious Mind. It appeared to be a most formidable thing that some way, I had completely overlooked. Just as I was beginning to feel that maybe I ought to be arrested for obtaining money under false pretenses during all the years that I had taught school in utter ignorance of this indispensable thing, along comes a noted psychologist who confidently asserts that there really is no such thing as an unconscious mind. It is a great relief.

Probably the best teachers we have had in the world, have been those who were strong enough and bold enough to work out the teaching problem for themselves, and mostly independent of conventions and traditions. I cannot learn that either Socrates or Plato or, later, Pestalozzi or Aggazis, ever bothered themselves much about accepted theories of teaching. Neither did Francis Parker or Froebel, although both of them formulated their own methods rather voluminously. Louis Aggazis, the greatest teacher of natural science who ever lived, had no particular methods or theories, so far as I can learn. He simply set his pupils to putting questions to Nature, with as little formality as possible. Charles Ellis, himself an untrained teacher, carried the same idea into the teaching of bookkeeping and business, dealing with things and facts rather than with theories and formulas. Probably Mr. Ellis never in his life gave a second thought to any pedagogic theory, yet for stirring up the enthusiasm of his students and getting them to do fine work, he was one of the most successful teachers I ever saw at work. His only equal that I can recall was Woodbridge N. Ferris. Somewhat more than fifty years ago a young lady teacher in Ohio, I think it was, found out that little children could learn to read without first learning their letters. The discovery of this "word method" resulted in saving at least two years of the child's school life. It was fortunate that this girl did not have placed over her, some martinet of a superintendent, to forbid her departure from accepted methods.

It would be a great thing for our schools if all teachers were permitted and encouraged to improve schoolroom methods through their own initiative and originality, instead of being required to keep step with the machine. Thrice blessed is that teacher who is so placed that he can work out good things in his classroom, unhampered by either a boss or a system. The very fact that there is so much uncertainty as to pedagogic science and practice, makes it all the more needful that teachers be not hampered by meddlesome superintendents and the requirements of the educational goose-step. If the teacher were accorded the same liberty as to the way he does his work, that is allowed the lawyer or the doctor or the pastor, we should have better teachers and better schools, and there would be less tendency to regard teaching as a mere make-shift profession, in which the average professional life of its members is less than four years.

O. G. Martz, supervisor of penmanship, Norwood, O., who wrote the above skillful ornamental signatures is developing strong business writers. Part of his success in teaching is no doubt due to his ability to write well himself.

NATIONAL ASSOCIATION OF PENMANSHIP SUPERVISORS

Tenth Anniversary Meeting, St. Louis, Mo., April 23-24-25, 1924

Officers, 1924-1925:

President, Miss Ella Hendrickson, Supervisor, Lakewood, Ohio.
Vice-President, Frank J. Duffy, Supervisor, Duluth, Minn.
Secretary, H. C. Walker, Supervisor, St. Louis, Mo.
Treasurer, Arthur G. Skeeles, Supervisor, Columbus, Ohio.

Place of next meeting to be selected by the Executive Committee, and announced through the penmanship journals.

The attitude of Supervisors who assembled at St. Louis from fifteen states for this Tenth Anniversary Meeting can not be better expressed than in these words from the paper read on Thursday afternoon by Dr. Frank N. Freeman of the University of Chicago: "The best writing supervisors no longer consider that they have reached perfection in the teaching of the subject. They are open to suggestions for improvement both in subject matter or content and in the methods of teaching or the methods of learning." It was an open-minded, inquiring group of supervisors that gathered together to give freely of their best plans and ideas, knowing that from such an interchange each one would gain more than he could give.

At the opening session on Wednesday morning in the auditorium of the Y. W. C. A., just across the street from the headquarters, the music was led by Mr. Eugene M. Hahnel, Supervisor of Music, St. Louis Public Schools. After leading the penmen in some rousing songs, President Walker requested that Mr. Hahnel play "Nearer My God to Thee," while the audience stood in tribute to those who were present at the first meeting ten years ago, but who have since passed on. Mention was made especially of Mr. C. P. Zaner, known to nearly every one present, and one of those much interested in the founding of the organization.

We were welcomed to St. Louis in most cordial fashion by Assistant Superintendent C. G. Rathmann, and the response was made by Mrs. Strobell of Pittsburgh.

President Walker's address was a plea for improvement in penmanship teaching, and for better writing in all subjects. He also mentioned some of the devices they are using in St. Louis, which are helping to produce better writing.

"How the Principles of the Writing Lesson can be made to Function in Daily Written Work," was introduced by Miss Sarah K. Munn, Davenport, Iowa, and further discussed by Miss Laura Jane Breckenridge, Mr. George A. Race, Miss Nystrom, Miss Hendrickson, Mr. Walker, Mr. Houston, Certificates of Good Writing Habits, dictation tests, arithmetic or language in the writing period, using the time of the writing lesson in correcting errors found in other written work, and directions for writing "form," were suggested. It was a lively give-and-take discussion, in which nearly every one acknowledged that he had difficulties, but had devised some special plan to overcome them.

After lunch the visitors were divided into three groups, and under the direction of Mr. Walker and his charming assistants, Miss Hughes and Miss Monson, went to visit St. Louis schools to observe the working of the Unit Plan, and the use of the Progress Card of Daily Written Work. After school was dismissed they mounted a motor bus and went for a sight-seeing ride through the famous parks and beautiful residential districts of St. Louis. A stop was made at Shaw's Gardens, and at the bear dens. Miss Lena Shaw of Detroit was delighted with the gardens, and Mr. Barnett of Cleveland was pleased with the bears, although he still thinks they were all white.

Wednesday evening H. H. Ryan, Principal Ben Blewett Junior High School, St. Louis, discussed the teaching of writing in the Junior High School. He thought that by giving occasional tests the writing of Junior High School pupils might be kept up to the quality necessary without formal writing lessons.

Measurement work in the St. Louis Schools was presented by George H. Johnson, Director of Tests and Measurements. He presented the results of tests made in 1916, and in 1923, showing that not only has there been an improvement in the writing lessons, but that the writing in other subjects is now more nearly equal to the writing in the writing lesson than it was seven years ago.

The manner of organizing the school system of Detroit, as it affects the supervisors, and the results of tests made in the Detroit schools, were presented by Miss Lena Shaw. Her talk was illustrated by lantern slides showing graphs and charts.

Thursday

In the morning all were taken to the Walnut Park School to witness results in primary writing, and see the pupils participate in measurement work. Miss O'Brien and her corps of teachers made the visitors welcome, and gave them permission to take anything they might wish. As a result of this permission many a boy and girl is starting a new "progress card." The visitors went from room to room, seeing in each room splendid work on the blackboard, for in St. Louis the pupils write on the blackboard from the first grade to the eighth, and also good work with pencil and pen.

It is hardly likely that all the habits and prejudices of these seasoned supervisors could be overcome in half a day, but if none of them decided Thursday morning to adopt in toto the St. Louis way of teaching writing—and we are not too sure but what some of them did make such a resolve—they all carried away pleasant memories of courteous treatment, and of new things which will keep them experimenting for many a day.

After luncheon at the Y. M. C. A., the "three-cornered-debate" on the best movement for primary grades was held in the Y. M. C. A. auditorium. Arthur G. Skeeles, Columbus, Ohio, presented the arguments for "whole-arm movement." Miss Ely of St. Paul, Minn., would have them use small writing with "muscular movement," and arm resting on desk; while Mr. Walker held out for "primary movement," which is any movement the child wishes to use, but with emphasis on proper posture and penholding. After the papers were read there was a general discussion in which Dr. Freeman, Mr. Sawyier, Mr. Race, Miss Nystrom, Miss Benbow, Mr. Houston, Miss McCalmont, and Miss Brady, a primary supervisor in St. Louis, took part. This again was a general round table, to which many contributed for the benefit of all. Whether any supervisor will change his way of teaching writing in the primary grades is another question. Perhaps all will change somewhat, and will draw nearer to a method which is different from any now used.

Following this came a visit to the Educational Museum of the St. Louis Public Schools, where are kept a great variety of objects, pictures, views, slides, and films to illustrate almost every subject that might be taught in any grade. From this Museum, at a cost of twenty-five thousand dollars a year, thousands of articles are sent out every day to St. Louis schools. It made the visitors envious of St. Louis teachers. Asst. Supt. Rathmann, who had so cordially welcomed us at the first meeting, was introduced by Mr. Walker as the man who had conceived of and made possible the museum, and he introduced us to Miss Meisner, the Curator of the Museum, who explained the plan for sending out articles, and showed us some of the objects kept in the Museum.

Then we went to Central High School, known to penmen throughout America as the place where H. B. Lehman teaches penmanship. Supt. Maddux of the St. Louis Schools, introduced Dr. Freeman, and took occasion to pay a compliment to supervisors in general, and to Mr. Walker in particular.

The paper of Dr. Freeman was scholarly, but dealt with practical problems of the writing supervisor. Mr. Walker, always adept in doing the graceful act at the right time, presented Dr. Freeman and Dr. Maddux with complimentary Life Memberships in the National Association of Penmanship Supervisors just before the paper. He had already presented such a membership to Dr. Rathmann just before he made his address of welcome.

The Banquet

The banquet Thursday evening was informal, but delightful. We were honored by the presence of Dr. Freeman and Mr. R. A. Grant, former President of the National Commercial Teachers' Federation, as well as Miss O'Brien, at whose school we had visited in the morning, and we were roused and

(Continued on page 20)

ACCOUNTANCY

By FREDERICK JUCHHOFF, LL. M., Ph. D., C. P. A.
Professor of Economics, American University; Lecturer on Advanced Accounting, University of Maryland
Public Accounting Offices in Washington and Chicago

CORPORATIONS

A corporation, unlike a partnership, is an artificial person and has an existence which is separate and distinct from those who are its members or own its stock. This fundamental difference in the form of organization requires that the capital accounts of a corporation must be treated on the books in a manner which is different from the procedure followed in the case of either the single proprietor or partnership form.

The accountant finds that corporations are formed to meet two different situations. First, there is the business which has been conducted as a partnership, or by a single individual, which for income tax and other good reasons may be incorporated; on the surface, this involves merely a change of organization and the fact is recorded on the books of the business by a journal entry which merely substitutes the Capital Stock account of the new corporation for the former capital accounts of the former owners, whose respective interests in the business may remain the same as before. This manner of recording the incorporation of the business fails to take into consideration certain fundamental changes which should be recorded. A corporation can acquire property only in a legal manner, such as by purchase or gift, and the manner in which the property is acquired, as well as the fact that property was acquired (and, possibly, debts assumed) should clearly be shown by the corporate records. Also, the fact that the stock of the corporation was subscribed for, issued, and payment therefore made, should appear. Hence, where an existing business is incorporated, it is necessary that new books should be opened, which will show the amount of stock issued, and the assets which have been acquired. Some accountants open the books of a corporation by a charge to "Unsubscribed Stock" and a credit to "Capital Stock"; as the stock subscriptions are received they charge "Subscribers" and credit "Unsubscribed Stock," any balance of unsubscribed stock which has not been taken being carried as an asset. While this procedure is not quite as bad as the practice, advocated by some writers, of charging "Treasury Stock" for the entire amount of the authorized capital, it would be better to merely charge "Subscribers" for their subscriptions for stock and credit "Capital Stock" only for the stock which has actually been taken and for which the subscribers are liable to the corporation. Many accountants insist upon showing the entire amount of the authorized capital in the "Capital Stock" account, but no really useful purpose is served by this practice. While the authorized captial is a fact, fixed by the charter, it can easily be increased or decreased by an amendment to the charter.

Where stock subscriptions are paid by property instead of in cash, the transaction should be treated as a sale of the property to the corporation rather than as a direct exchange of stock of the corporation for property.

The second kind of instances of corporate organization is where a corporation is organized to promote and operate an entirely new business, only incidentally, perhaps, taking over some minor business already established. In cases of this kind new books are opened as a matter of course and the confusion sometimes found where an established business is incorporated does not occur.

Where an established business is taken over by a new corporation it is best to open an entirely new general ledger; however, it is usually desirable to continue the old subsidiary ledgers, such as the customers' and creditors' ledgers, and stock records where a system of a perpetual inventory is in use.

These principles are illustrated by the following problem which was given in the 1919 Ohio C. P. A. examination:

Problem

"J. B. Brown and L. C. Smith are partners, and in order to raise more capital and to preserve the organization they decide to incorporate. A company was duly incorporated under the name of the Eclipse Company, with an authorized capital of $800,000, divided into 8,000 shares of the par value of $100. each.

The partners agreed to sell for the sum of $800,000, payable in capital stock of the corporation at par, all rights to the title in the net assets of the partnership, exclusive of cash, which was decided between the partners in proportion to their several interests at the time of the sale of the property.

According to the articles of partnership, Brown and Smith were equally interested in the assets, but the profits and losses were on a basis of 60% and 40%, respectively.

The partnership balance sheet at the time of the sale was:

Land and Buildings	$200,000	Notes Payable	$100,000
Cash	10,000	Accounts Payable	40,000
Inventories	100,000	Capital, Brown	210,000
Accounts Receivable	150,000	Capital, Smith	210,000
Machinery and Equipment	100,000		
	$560,000		$560,000

For the purpose of providing working capital, the partnership donated $300,000 of the capital stock to the corporation, which was subsequently sold at $50. per share.

You are required (1) to close the partnership books, showing Ledger accounts of partners only; (2) open corporation books; (3) prepare a Balance Sheet of the corporation before sale of donated stock; (4) prepare Balance Sheet after sale of donated stock."

Solution

a. Ledger accounts of Partners after closing partnership books:

J. B. Brown, Capital

Cash Distributed	$ 5,000	Investment	$210,000
Stock Donated	180,000	Good Will (60%)	234,000
Eclipse Co. Stock	259,000		
	$444,000		$444,000

L. C. Smith, Capital

Cash Distributed	$ 5,000	Investment	$210,000
Stock Donated	120,000	Good Will (40%)	156,000
Eclipse Co. Stock	241,000		
	$366,000		$366,000

b. Journal entries to open books of corporation:

Subscribers	$800,000	
Capital Stock		$800,000
Sundry Assets	800,000	
Brown & Smith, Vendors		800,000
Land and Buildings	200,000	
Inventories	100,000	
Accounts Receivable	150,000	
Machinery and Equipment	100,000	
Good Will	390,000	
Notes Payable		100,000
Accounts Payable		40,000
Sundry Assets		800,000
Brown and Smith, Vendors	800,000	
Subscribers		800,000
Treasury Stock	300,000	
Donated Working Capital Suspense		300,000

(Continued on page 22)

FROM A LOG CABIN TO A $50,000.00 HOME

By George A. Meadows, President of Draughon's Business College, Shreveport, La.

Down on a little farm in Alabama, about forty-five years ago, the "subject" of this sketch first saw the light of day. It was a humble home. The parents were very plain, honest, hard-working folk. He wasn't the oldest nor the youngest child; there was a number of them.

In those days country schools were few and far between. Cotton, the principal money crop, was cheap. The parents were poor, and it was necessary for the boys to help make the living. As a result of his humble birth, his poverty-stricken parents, and the conditions under which our "subject" grew up, he was denied the opportunity of acquiring scarcely any education. He has told the writer, on numerous occasions, that he was not privileged to attend school more than **three months** in all of his career.

After working on the farm until he was up in his "teens," he got a job at the railroad station. There he helped handle freight, express packages, and mail bags—studying **Telegraphy** during his spare time. Telegraphy taught him to **concentrate**, and his job at the depot gave him an opportunity to study people and things.

The meager compensation which he drew while working at his first job and studying Telegraphy, together with his early raising, taught him to be **economical** and **thrifty**. His early training and experience with the railroad company also taught him **punctuality** and **responsibility**.

The "subject" of our sketch was very ambitious, notwithstandinig the fact that he had practically no school advantages. He was determined that, regardless of his handicap, he would accomplish something in the world. He was very **conservative** and a **plodder**, due, perhaps, to his **lack** of education—his consciousness that he could not afford to take chances, and that he must keep forever "sawing wood."

Finally, he became the station agent at his little home town, which position he held for some time. After saving a few dollars and becoming better trained mentally, as well as more skilled in Telegraphy, he resigned his position with the railroad to accept a place at Montgomery as instructor of Telegraphy and railway station work. His new position did not pay him very much money, but it carried with it more dignity and prestige, and offered him an opportunity to improve himself.

After remaining at Montgomery for a few months, he was transferred out West, where he held a similar position for several years. During this time, he took advantage of the opportunity of improving his mind, to master the art of salesmanship, and observe successful business methods and practices.

In the course of time, he had an opportunity to acquire a small interest in the institution. He was able to take advantage of this offer paying cash for the stock, because he had saved **part** of his salary **every** month for several years.

It will be recalled that the "subject" of our sketch did not attend school more than **three months.** He may, therefore, be considered strictly a "self-made" man. His handicaps were probably responsible for his becoming a deep thinker; and, being a deep-thinker, he developed a very keen intellect.

In the organization in which he acquired an interest, his advice and counsel were frequently sought by his associates, most of whom were college graduates. His conservativeness, his sound judgment, his ability to see through things, were largely responsible for this.

About the time he acquired an interest in the business, he fell in love with a young lady who also held a responsible position in the same institution. They got married in a few months, and bought a home ,on the usual installment plan. Living economically, they were able to soon pay out their little home from his salary and the dividends on his stock.

During the next few years, he and his wife lived very simply, saved every penny they could, and reared a little family. He also acquired a larger interest in the institution, and became President of it—one of the largest institutions of the kind in the South or South-west. Again he demonstrated his sound judgment and foresight by surrounding himself with people who possessed ability and were industrious and energetic. Thus the future and permanency of the institution was **assured.**

He invested his surplus income in Liberty Bonds and Certificates of Deposit, loaned to persons of good character money with which to buy homes, and set aside a fund with which to buy his family the "home of his dreams" some day. His investments and savings soon began to yield him several thousand dollars annually, which, added to his little fortune, from year to year, gradually mounted higher and higher.

He remains active in the business, although most of the work in the organization is assigned to and handled by others. He has also become an active worker in the church, and donates freely of his time and money to civic and charitable organizations.

Finally, he reached the point in his career where he felt that he could afford the kind of home he had looked forward to having some day. So, he bought, out a few miles from the city, on the most popular public high-way, a **fifty-thousand-dollar country home,** including all modern conveniences and twenty acres of land.

The success of the "subject" of our sketch—coming as he did from a most humble home, being denied even a common school education—is another example that **"America is the Land of Opportunity."**

What this man has done, anyone else can do. It is simply a matter of **ambition** — real, honest-to-goodness **ambition—faithfulness, perseverance, energy, industry,** and **initiative.** You may possess all these things but perhaps are discouraged with **your** prospects—and these good qualities are, therefore, **dormant** in you. So, read the story again, and consider, carefully, the career of this man. Then **take inventory of yourself,** and **resolve that you will make a mark in the world.** "YOU can if YOU think YOU can."

NATIONAL ASSOCIATION OF PENMANSHIP SUPERVISORS

(Continued from page 18)

cheered by the skillful leadership of Mr. Hahnel, who brought sweet music from throats unskilled in song, and tears (of laughter) from eyes unused to weep. None will soon forget the correct way to sing "Bring Back My Bonnie to Me," or the lilting melody of "Mil-ler Will Shine Tonight."

The insistent strains of "Stand Up, Stand Up," brought to his feet every one to whom they were addressed, except Mr. Barnett, and instead of rising, he brought down the house. Stories old and new were told, and anyone who did not laught must have had a wooden heart or a cracked lip, or both.

Friday

The Friday morning session was given to a discussion of "Departmental Penmanship," led by Miss Laura Jane Breckenridge, and to a discussion of questions and answers prepared by Mr. Walker. These questions and answers covered many points about which superintendents and principals are uncertain, and the Association voted to make the questions and answers a part of its printed report. A number of changes in wording were suggested, however, and the revision of the questions was turned over to a Committee, which committee promised to submit the results of their work to the members present within two weeks after the close of the meeting. When the questions and answers are printed, they will be of interest to every one who has to do with public school writing. If they do not settle the points raised, they will contribute to our knowledge of writing.

All the papers read at the meeting, together with a report of the discussions, are in the hands of a committee which is instructed to publish them in pamphlet form. A copy will be sent to each member, and a limited number of copies will be offered for sale.

The paper of Dr. Freeman will be published in pamphlet form very soon. Copies may be ordered from the secretary.

The Ways and Means of Speech

By CARL MARSHALL

Some Concluding Reflections

How to study and teach the art of speech profitably and practically has been an educational problem ever since men began to establish schools. That it is mostly an unsolved problem is proved by the fact that hardly any two schools attempt to solve it in the same way. I do not know of anything about which schoolmasters are in more complete disagreement than in the matter of how language may be taught. I have been listening to them philosophizing, and arguing, and disputing and even quarreling about it now, for about a half a century. And from what I can see of the language output of the schools, the press, the pulpit and the forum in these latter days, it does not seem to me that we moderns use our mother tongue any more effectively than did our grandfathers. You will have to search the Congressional Record for some time to find a quality of English that measures up with that of Sam Adams, Patrick Henry or Thomas Jefferson, not to mention Randolph, Clay, Webster and Calhoun. No doubt, there are more people who can use language cleverly than there were a century ago, but it will be rather hard to prove, I imagine, that the average speech of intelligent people is any more refined or accurate than it was in the mouth or from the pens of the same class of people in the days of Washington. And this, notwithstanding that the schoolmaster has had a hundred years of carte blanche to effect improvement.

The blame, I think, if there is any blame, is not upon the schoolmaster, but upon the impossibility of the task that he has set himself. He did not know, as we are now beginning to find out, that the fine art of using language with distinction, is not a thing that can be taught. He did not know that a man might swallow the whole of Horne Tooke and Lindlay Murray, and commit all the rules of Quintillian, and pile the whole of the ancient classics atop of these, and yet be as dull as ditchwater when he should try to put his own thoughts into words. On the other hand, from the days of Ollie Goldsmith down to Jack London, we have had hundreds of literary stars of the first magnitude, who hardly had a bowing acquaintance with the schoolmaster. Imagine any professor of English trying to teach Mark Twain to write!

But does this mean that language may not be studied profitably? That the average man will do well to chuck the schools, and rely on his native genius as did Bobby Burns and the others? Hardly. At least, not until genius becomes a commoner commodity than it is at present. A Stevenson or a Kipling may soar airily over beaten paths that the rest of us need to plot painfully. The tortoise came to grief when he essayed the role of the eagle.

Perhaps it would clear the question of some of its contradictious perplexities, if all of us were to keep more in view the purposes and limitations of language study and teaching. To most of us language is not a matter of artistry or of the sublimities of verbal expression. It is merely a very necessary implement for carrying on efficiently our every-day affairs. For this purpose, it is very important for us to learn all about it that we can, and acquire such facility as we may in its ordinary uses. Especially do we need to acquire a liberal vocabulary, and learn to use ordinary words with realiness and accuracy both with pen and tongue. It is not knowledge **about** language that we should seek, but power in using it. That is the trouble with grammar and rhetoric, as they are ordinarily taught in the schools: they deal too much with mere formal information, and to the neglect of the pupil's own language activities. What we want in the language class-room is not a laboratory, but a gymnasium. A pupil will learn more through one month's training in the use of language under a competent and enthusiastic director, than he can learn in a year by studying and reciting the formulas and classifications of the textbooks.

Nor should either teacher or learner ever forget that language acquirement includes two very different forms of activity,—first, absorbing thought thru the language of others; second, giving expression to our own thoughts thru writing, or speaking. Whoever would attain to any degree of exxcellence in the use of his mother tongue, should afford himself daily opportunity for reading, writing and speaking. There is no escape from this. The books read should be worth-while ones, and selected carefully for their value in broadening the reader's language apprehension. The interest they sustain should be intellectual rather than artistic or emotional. They do not need to be dull or heavy, but they should be serious, and they should be read slowly and studiously, with a dictionary at the elbow. Most people are too easy-going, intellectually, to read any good book with full profit. It is the book that has to be studied that really benefits.

While the reading of high class books will infallibly add to the distinction of any man's speech, mere reading will not carry him far. Fluency of tongue or pen comes mainly through practice. It must also be methodical and attentive practice. As a means of acquiring proficiency with the pen, I know of nothing quite equal to letter-writing, provided the correspondence is a give-and-take affair, in which each correspondent takes a just pride in making his letters brightly interesting and worth while. And this is a means of language culture that is within the reach of every one. There is something vivid and inspiriting about good letter-writing that attaches to hardly any other form of composition. It has always seemed to me that the very finest work of the great authors is to be found, not in their books, but in their private letters. The one book of Theodore Roosevelt that will outlive his generation is his "Letters to My Children."

What letter-writing is to the pen, conversation is to the tongue. Of course, I mean worth-while conversation among people who care about what they say and how they say it. Mere thoughtless, gossippy gabble of the sort one is likely to hear in most "smart" company, is as profitless as it is boresome. It follows, therefore, that if one would carry on language improvement on the lines I am here recommending, he must pick his company. Nothing is so fatal to language improvement as constant association with vulgarians and "nitwits".

Whoever would improve in his writing or speaking, must begin by caring a great deal about his own forms of expression. Keen and faithful attention to one's own language, is worth more than any amount of book study. It is not lack of language knowledge, or of formal instruction, that makes people indifferent speakers or writers; it is heedlessness and the fact that they do not greatly care. Most folks use as good language as they want to. It is mostly a matter of ideals. There are plenty of people who, judged by their educational opportunities, should use the best English, but who seem to prefer to send out such thoughts as they have, clad in the gutter jargon that mainly makes up what goes for speech in the purlieus of the vulgar or the criminal. The vulgarity of this practice on the part of those who should know better, is bad enough, but that is not its serious evil. The real offense of impure language, is the degeneracy it works in the minds and characters of those who use it. It is no mere coincidence that the denizens of our jails and police courts use the kind of speech they do. Did we know the whole truth about them, we should probably find that the poison of their lawless speech had much to do with their lawless lives. Language is the clothing of the mind, and a self-respecting man who realizes this, will no more care to exhibit his mind in the speech garb of the gutter, than he would be inclined to appear on the street or at his office in the unclean tatters of a tramp.

My purpose in preparing this series of papers, has been not alone to get my young readers interested in their mother tongue, as a subject of study, but to have them feel earnestly that its study is worth while, both culturally and practically. As a teacher, I have all my life believed that language culture is the one indispensable of Education, since it is the foundation upon which all the rest of the structure is supported.

JUST COMMON PEOPLE

(Continued from page 15)

Mr. Evans, who was a very decent fellow, "and you might give her her tuition anyway and let her try it a week or two and see how it works out." The manager called Harriet into the office and said, "Now, Miss Martin, Mr. Evans says you have quite a knack at fixing typewriters. Do you want to go in and try it a month, no charge for tuition, and if you make it go perhaps we can give you a job doing some typewriting and keeping the machines in shape.

And that's how Harriet began her real vocation.

Now the school that employed Harriet on her first job as a typewriter doctor was one of the biggest schools in New York. It had an immense place on Manhattan Island and another big school over in Brooklyin, but quality was by no means up to its quantity, but it got most of its students by employing solicitors who could talk and who didn't hesitate to promise most anything, and they raked in all sorts and conditions of youth who hammered away at the machines and muddled over shorthand and bookkeeping, many of them hopelessly.

Well, Harriet Martin easily saved the management $30 or $40 a week for repair work on their typewriters, and the manager did one thing that was very lucky for Harriet. He sent her down to the officers of the Remington Co., and the Underwood, and had them give her instructions in the mechanical and repair department of the companies. So in a few weeks she really knew how a typewriter was biut and didn't have to depend so much on inspiration as she had up to this time. Then the manager offered Harriet the princely salary of ten dollars a week to take care of the sick and wounded machines of the two big schools, and it kept Harriet on the jump; but ten dollars was as much as a beginner in stenography could get at that time and she was glad to take the job, and she held it until one day Mr. Dick Lawrence had a story accepted by the "Saturday Evening Post" after it had been respectfully declined by two or three other publications that didn't pay one-fourth what the "Saturday Evening Post" pays. He got a check for two hundred dollars and came home with his head up in the air.

Now, Mr. Lawrence had been down town in one of the great office buildings. I think it was the Butterick, and Mr. Lawrence knew perfectly well what Harriet's school was. The manager was a slave driver, anybody that worked for him earned their money. Mr. Dick Lawrence said that night:

"Harriet, you are an expert at fixing typewriters. Why don't you make that a business? I've been down through the Butterick building. There are about a million offices down there and they have all got typewriters, and I believe a girl could begin on the top floor of that building, go through it and get all the work she wanted right in that building. They would pay a dollar apiece to have a machine doctored up if there was much the matter with it and it won't cost you hardly anything. That boss of yours wants too much for his money."

At first, Harriet thought that idea absurd, but when she came to think it over she didn't know but it was worth trying, and so she got a little bag with a screw driver and some tension springs and a piece of chamois leather and a bottle of typewriter oil and a little hammer and started on the top floor of the great office building. She called at each office and asked if there were any typewriters that were not working well and said that it was her business to make them do their duty. She was neatly dressed, a lady-like girl with a look of business in both of her gray-blue eyes, and the second office found her first customer. He had a discrepit old Caligraph which, in its day, was a mighty good machine, but it had been neglected. Harriet fixed it up in about an hour, and the fellow who owned it made no objection at all when she charged him a dollar. She fixed up nine machines on the top floor alone. In the great building where more than 4000 are employed, several hundred of them are stenographers and typists. If there was little the matter with the machine she charged a half a dollar, and if there was much, she charged a dollar, and left everybody satisfied. Seven dollars and a half for a day's work looked pretty good besides ten dollars a week. Mr. Dick Lawrence said, "Now is your chance, take it. I know that school crowd, and you will never get anywhere with them, and I am deal sure that you can make two or three times what they will ever pay you and not go outside of the office blocks down town where the big office buildings are."

That was the beginning of a career that made this girl independent. It wasn't long till she found out that a lot of people only bought one typewriter ribbon at a time in the small offices, so she laid in a stock of typewriter ribbons and carried samples of typewritnig paper carbon, and had typewriter oil and everything of that kind in the way of typewriter supplies. She bought these of big wholesale houses and pretty nearly doubled her money, and before her first season was over Harriet's average cleaned up was over $40.00 a week, and she didn't have any regular office hours. She could go when she got ready and quit when she got ready.

I don't know how long she kept this up; three or four or five years, not more than that, for in the meantime, Mr. Dick Lawrence didn't get "Respectfully declined" from many of his manuscripts, and by and by he had a play accepted by one of the big managers down town. It was not a complete fizzle though he did not make a great deal of money out of it, but he could sell his stories for enough to bring him in an income of $400 or $500 a month. Then he decided that he wanted somebody to take care of his typewriter, and who do you suppose he asked, and what do you suppose she said about looking after his typewriter and his clothes? Anyway, Harriet writes her name Mrs. Richard Lawrence now.

ACCOUNTANCY—(Continued from page 19)

Eclipse Company

Balance Sheet

Accounts Receivable	$150,000	Notes Payable	$100,000
Inventories	100,000	Accounts Payable	40,000
Machinery and Equipment	100,000	Capital Stock:	
Land and Buildings	200,000	Issued $800,000	
Good Will	390,000	In Treasury 300,000	
		Outstanding	500,000
		Working Capital Suspense	300,000
	$940,000		$940,000

(d) Journal entries to record sale of treasury stock:

Cash	$150,000	
Working Capital Suspense	300,000	
Treasury Stock		$300,000
Surplus		150,000

(e)

Eclipse Company

Balance Sheet

Cash	$ 150,000	Notes Payable	$ 100,000
Accounts Receivable	150,000	Accounts Payable	40,000
Inventories	100,000	Capital Stock	800,000
Land and Buildings	200,000	Surplus	150,000
Machinery and Equipment	100,000		
Good Will	390,000		
	$1,090,000		$1,090,000

DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

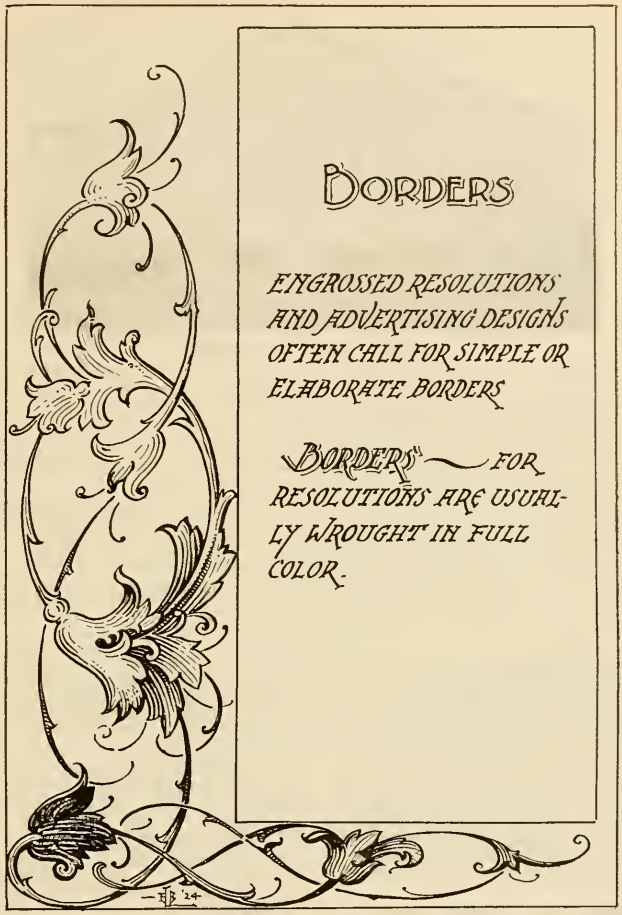
BORDERS

Text matter is often enclosed in decorative borders, and we show in this connection a bit of simple scroll work for your attention.

Symmetrical curves are absolutely essential in good scroll work. Study closely the form and character of the scroll, and make a pencil drawing in detail before applying the ink. Your outfit need not be an elaborate one—bristol board, assorted sizes of broad pointed lettering pens, T-square, drawing board, some fine pointed pens and Zanerian India Ink. Also a few good pencils, either Venus or Koh-i-noor, from 2 to 4 H in hardness, are satisfactory.

Study color values very critically, and use a fine pen for the lighter tones and a coarser one for the darker values. Remember this — every line means something in the effect of the finished product, and must not be slighted. Outline scroll work with a number 5 lettering pen.

This design is suitable for an album page, and can be very effectively wrought in colors and gold. Try it, and let us see the result. Our criticisms and suggestions will cost you nothing.



The students in **Compton Union High School**, Compton, Calif., are doing very fine work under Grace R. Hillier. Miss Hillier is quite an expert business writer, as well as an enthusiastic penmanship teacher. She is able to show as well as to explain.

Penmanship Library

The famous Madarasz book on ornamental penmanship containing 32 pages of the finest penmanship in the world. The book contains 32 fine written cards, 4 sets of capitals, 11 pages of script writing and 2 pages of flourishing. Five other 32 page books. (Can fill 4000 orders.)

The Madarasz Book	$0.50
Practical and Art Lettering	.30
Lessons in Engraver's Script	.30
Lessons in Ornamental Writing	.50
Madarasz Engraver's Script	.30
75 Lessons in Business Writing	.30
All the above 6 books sent for	1.00

Two 60 cent premiums sent to the first 500 orders received for the 6 books
C. W. JONES, 224 Main St., Brockton, Mass.

The American Shield

Is an elaborate pen drawing of a round shield 15½ inches in diameter, setting forth the three things upon which the destiny of America hangs —HOME, PATRIOTISM, GOD. It contains 14 birds, 13 stars, a wreath of roses, other part wreaths, lettering, much flourishing, and a bird nest of eggs. It took three years to develop this design, at a cost of over $1,000.00 in labor and money. Expert penmen, printers, and others have pronounced it as, "The finest piece of penmanship I ever saw," "The prettiest thing I ever saw," "Wonderful," "Marvelous," "It ought to sell for $10.00 per copy." But the price is only $1.00 per copy, postpaid, printed on fine white enameled paper, 16½ inches square. More than satisfaction guaranteed or your money back,—I mean it. Order from originator,—R. L. Day, De Leon, Texas.

The Cleveland School of Education and the Western Reserve University are offering handwriting as a special subject in their summer session this summer. One hour daily, with two semester hours credit. Teacher, Miss Cavanah. We hope that other Universities will follow the example of Western Reserve in allowing college credit for work in handwriting as a special subject.

Cards received from G. D. Jones, Carrollton, Ga., show that Mr. Jones has beene working very faithfully on his penmanship, and that he has the necessary talent to become a top-notch penman.

"HOW TO SELL"

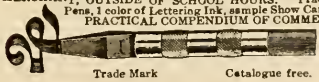
The Money Makers' Magazine—"The Main Entrance to Successful Selling." Tells how, when and what to sell. Puts you in touch with fastest selling lines and hundreds of reliable manufacturers—many of whom require no previous experience. Famous contributors; "brass tacks" departments; interviews with successful men and women. $2.00 a year. Special combination price with "The Business Educator" both for $2.25. Sample copy free.

HOW TO SELL
Department B. E., 22 W. Monroe St., Chicago, Illinois

A PROFITABLE VOCATION

Learn to letter Price Tickets and Show Cards. It is easy to do RAPID, CLEAN CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 1 color of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets prepaid $1.00

PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 Pages 8x11, containing 122 plates of Commercial Pen alphabets finished Show Cards in colors, etc.—a complete instructor for the Marking and Shading Pen, prepaid, One Dollar.



Trade Mark

Catalogue free.

THE NEWTON AUTOMATIC SHADING PEN CO.
Dept. B. PONTIAC, MICH., U. S. A.

TWENTY YEARS OF GROWTH

The Barnes Commercial School, Denver, Colorado, was founded Aug., 1904, by E. C. and H. E. Barnes, both former students of the Zanerian College.

January 1, 1924, the school moved in its own building shown above, occupying the second and third floors. The building is modern in every respect and conceded to be one of the most complete and attractive private schools in America.

On the second floor are the offices, office practice room, supply department, five shorthand and typewriting classrooms, and a special room for instruction in office appliances. On the third floor is the bookkeeping hall; the large salesmanship classrooms; a library and reading-room; a lecture room; and one additoinal shorthand classroom. The second and third floors are connected by a wide front stairway and a fire-proof built-in back stairway. There are rest rooms on both floors.

To the left of the main stairway on the second floor is located the commodious auditorium, which, with balcony, seats nearly six hundred people. It has a fine floor and fully equipped stage, so that entertainments of all kinds can be given, including plays. The general assemblies of the school, socials, and evening entertainments are held in the auditorium; and it is available to the public at a very reasonable rental when not needed by the school.

The Barnes Brothers extend a cordial invtiation to commercial teachers to visit them in their new building whenever they come to Denver.

The B. E. congratulates these gentlemen on their success in building up a large, high grade institution, and on the fact that they have erected such a modern, commodious, attractive building in which to house it.

Mr. F. G. London, local director of Isaac Pitman and Sons, New York City, has been with that company for about twenty-one years. About four years ago he left England to open up a branch office for the firm in Toronto, Canada. He was recently selected to fill the position as Director of the New York Office. Mr. C. A. Pitman reports that since that time rapid progress has been made in increasing the volume of business.

During March Mr. London visited London and Bath, England, where he renewed his acquaintances and friendship with former colleagues. Mr. London is a young man full of vigor and shorthand enthusiasm, and has had a wide and valuable experience.

Adolph Ambrose, the knife artist of Janesville, Wis., displays unusual skill in carving beautiful designs and names on cards. We had the pleasure of inspecting some of his work recently.

One of the finest ornamental letters received in April was from the pen of Austin Jones, Bellevue, Tex.

The San Pedro, Calif., High School believes in teaching their high school boys and girls a good strong business hand. A bundle of fine specimens has been received from L. T. Dobyns of that school.

Miss Martha Hoegee, teacher in the Huntington Beach, Calif., Public Schools has a class of penmanship students who have ability to write excellent, strong handwriting.

A snappy, neat, well printed and illustrated catalog has been received from the White School of Business, Petersburg, Va. The envelope bearing the catalog was addressed in an attractive ornamental hand by Geo. L. White, Pres., who appreciates the value of good handwriting in advertising.

The pupils under Ednah M. Harris, Salem, W. Va., high school and public schools are working very conscientiously on their penmanship and are succeeding. A large number of the pupils succeeded in getting their work up to the Zaner Method Certificate Standard.

Miss Bertha H. Summerfield, Camden, N. J., the efficient and enthusiastic teacher, is securing fine results from the pupils in Camden Public Schools and Junior High School.

Louise Dowtin, Goldsboro, N. C., sent us a package of specimens showing that her pupils are coming to the front in penmanship.

Lillian C. Olson, who writes a very beautiful hand and who is supervisor of writing in the Findlay Public School, is securing good co-operation from her pupils and teachers, if we may judge from the fine specimens of penmanship received from her pupils.

A. E. Rodman, manager of the Santa Cruz Business College, writes a very fine hand as displayed by an attractive signature to a letter recently received from him. California at the present time seems to have an unusually large number of fine penmen.

North Central High School, Spokane, Washington, is securing some very fine penmanship work. Seventy-one of their pupils recently won High School Certificates. This speaks well for the instruction given in that school.

Miss Emma Watkins of Crawford, Neb., will teach commercial subjects in the Frances Shimer School, Mt. Carroll, Illinois, the coming school year.

George R. Harrington, for the last few years with Washington College, Chestertown, Md., has accepted the Principalship of Brown's Business College, Bloomington, Illinois.

Miss Lola Newman, a graduate of the 1924 class of Bethany College, Lindsborg, Kansas, will teach the coming year in the Alva, Okla., High School.

Newburgh, N. Y., is showing excellent results in penmanship among the grade students. The students are working faithfully to get their writing up to a high standard, and surely are succeeding if we may judge from the fact that 188 students reached the standard for certificates.

Credit is allowed by the Ohio Department of Education for work done in the Zanerian.

From the pen of Lupfer

ILLUMINATING AND ENGROSSING

P. W. COSTELLO
Scranton, Pa.

RESOLUTION ENGROSSING

The accompanying set of engrossed resolutions will, I trust, be of interest to the student of engrossing because there is nothing intricate or elaborate about them, either in design or execution. In this particular piece of work there were no measurements made of any kind except to lay a line up thru the center of the sheet, and a border line all around the sides and top and bottom of the sheet. This of course was done in light pencil lines, to be removed later after completion of work. The lettering was all executed with Soennecken pens of various widths and retouched here and there with a fine pen. The display lines were shaded with a brush and water color, using a mixture of Payne's gray and lamp black.

It is best to use water proof India ink for the lettering, especially in the display lines where the wet brush is certain to touch, and in putting on the shading.

Inks and other supplies may be secured from the "Business Educator" or "Zaner & Bloser Co."

At a regular meeting of
Scranton Council, No. 289, K. of C.,
held in the Club House
December Nineteenth, 1922,
the following minute of action was adopted as read:

Whereas,
We have learned with sincere, heartfelt sorrow of the passing from time to eternity of our esteemed friend and brother;

William J. O'Connell

Whereas, The death of a man so honored and beloved and with whom most of our members had been associated for many years comes as a distinct personal loss to each and every one of us.

Brother O'Connell

was a man whose presence was felt in this community. In his every day life he was kind and unassuming, yet always firm in purpose and in the courage of his convictions. He was a model Knight a loyal friend of charming manner and the highest moral character.

Resolved,
That we extend our heartfelt sympathy to his stricken family in this their deep affliction and irreparable loss. May they find comfort and courage in the remembrance of one who loved them and has left them the legacy of an untarnished name.

Committee on Resolutions,
Arthur J. Lavelle,
Walter A. Lynn,
Edward Gallagher.

AN ORNAMENTAL STYLE. My course in Ornamental Penmanship has helped hundreds become PROFESSIONALS. Send for proof. Your name on six styles of cards if you send 10c. **A. P. MEUB, Expert Penman, 2051 N. Lake Ave., Pasadena, Cal.**

E. E. JACKSON has a surprise awaiting you if you will send 10c for samples of his **Card Writing**
1 doz. 35c; 3 doz, $1. Order TODAY!
22 W. 30th Street, Wilmington, Delaware

H. Walter Lyman
Artistic Address Testimonials Diplomas & Certificates Filled Business Cards, Etc.
WINNIPEG, Canada

A REAL GLOSS INK
Dries with a rich black gloss but has a fine black hair line. Flows almost like fluid ink. Sample 2-oz. bottle, postpaid, 25 cents.
D. L. MUSSELMAN & CO.
QUINCY, ILL.

WILLIAM G. PENGELLY
Handwriting Expert and Specialist in Suspected Documents
Established 1895. Highest References.
616 Hartman Bldg. COLUMBUS, OHIO

S. E. LESLIE
3201 EUCLID AVE. CLEVELAND, OHIO
Fine Penmanship for Bookkeeping, Correspondence and Penmanship Texts. Send copy for estimate.

THE AMERICAN PENMAN
America's Handwriting Magazine
Devoted to Penmanship and Commercial Education
Contains Lessons in
Business Writing
Accounting
Ornamental Writing
Lettering
Engrossing
Articles on the Teaching and Supervision of Penmanship.
Yearly subscription price $1.25. Special club rates to schools and teachers. Sample copies sent on request.
THE AMERICAN PENMAN
55 Fifth Avenue New York

Learn to Write
LEARN AT HOME DURING SPARE TIME Write for book, "How to Become a Good Penman," and beautiful specimens. **Free.** Your name on card if you enclose stamp. F.W. TAMBLYN, 406 Ridge Bldg., Kansas City, Mo.

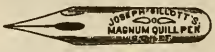
There are many penholders on the market; but the MAGNUSSON PROFESSIONAL is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are HAND MADE of selected rosewood. (Look for the brand.) The A. "Magnusson Professional" hand turned holders are adjusted specially for penmanship. 8 inch plain, each 35c; 8 inch inlaid, 75c; 12 inch plain, 75c; 12 inch inlaid, $1.35.
A. MAGNUSSON, 208 N. 5th STREET, QUINCY, ILL.

Gillott's Pens

The Most Perfect of Pens

No. 1 Principality Pen

No. 604 E. F. Double Elastic Pen



No. 601 E. F. Magnum Quill Pen

Gillott's Pens stand in the front rank as regards Temper, Elasticity and Durability

Sold by all Stationers

JOSEPH GILLOTT & SONS

Alfred Field & Co., Inc., Sole Agents

93 Chambers St. New York City

An Order From One Who Knows. Obey! Obedience Is Gold!

"You should let others see your work and receive inspiration from it." E. A. Lupfer. You should do your part, too! See by yourself and be inspired. Send 45 cts. for one dozen written cards and a specimen for your scrap book. If you are not satisfied just drop me a card and I shall refund your money. A fair proposition, is it not?

M. OTERO COLMENERO,
Box 909, San Juan, PORTO RICO

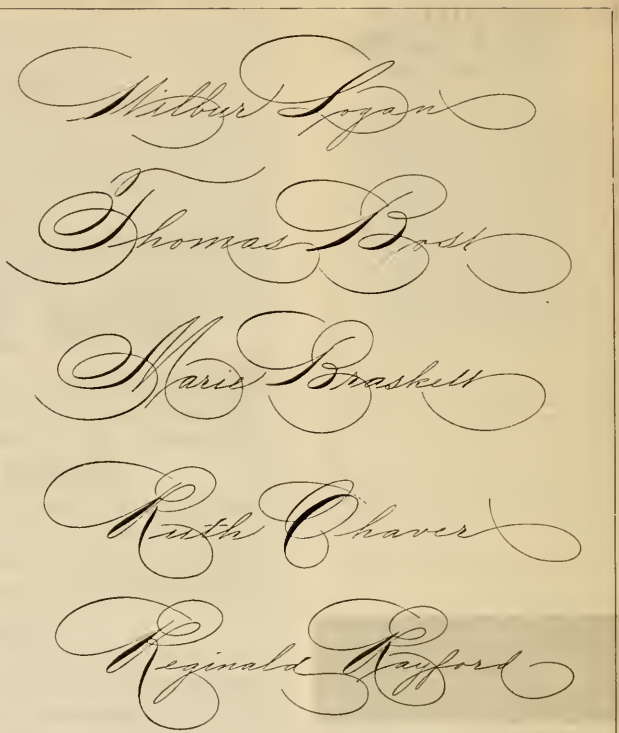
EDWARD C. MILLS

Script Specialist

P. O. Drawar 982 ROCHESTER, N. Y.

The finest script for Bookkeeping Illustrations, etc., copy for which is prepared for the engraver. Send copy for estimate.

Advertise Your Wants The B. E. Brings Results



W. L. Ohmert, Vice President of the Office Training School, Columbus, Ohio, who wrote the above ornamental signatures, finds that pupils become more interested in business penmanship by seeing their names elegantly written in ornamental penmanship. 100% of his pupils read the Business Educator.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Actual Business Correspondence, by P. H. Deffendall, Principal of Blair High School, St. Louis, Missouri. Published by MacMillan Company, New York City. Cloth cover, 267 pages.

This text is one of a series comprising the Read System of Commercial Texts, edited by Harlan Eugene Read. A fact seldom realized by the student is that the writing of good business letters is one of the best paid of all office tasks. The correspondent is usually better paid than the bookkeeper, the stenographer, the billing clerk, the time clerk, or the cashier. So important is the work of the writer of letters that in most small concerns the proprietor himself does it.

Deffendall's Actual Business Corespondence has claims upon the attention of commercial teachers and students similar to those of his companion book, Actual Business English. Five of these claims are of special importance: (1) Adaptation of the project method. (2) Practical and Modern Subject Matter. (3) A text for beginners. (4) Elimination of old-fashioned phrases. (5) Use of scientific salesmanship as basis of good letter writing.

Cost Accounts, in two volumes, by George Hills Newlove, Ph.D., C.P.A. Published by The White Press Company, Inc., Washington, D. C. Cloth cover, 183 pages.

This volume is not a contribution to the science of cost accounting but is simply a text book. It is prepared in the belief that as most students know but little about factories, it is sound pedagogy to introduce the subject of cost accounting to accounting students by merely outlining the managerial and statistical aspects of the subject and the cost problems of the specific industries. The need of emphasizing the accounting aspects of cost accounting is accentuated by the fact that in most curricula, courses in factory management, business statistics and specialized accounting follow the course in cost accounting.

System of Lessons of Accounting, in two series, by C. Panayotopoulo, Professor of Accounting in the University College of Commerce of Athens, Active member of the American Association of University Instructors in Accounting. Published by P. D. Sakellarious, Athens, Greece. Cloth cover, 534 pages.

This book is based on an original scientific and pedagogical method combined with the respective knowledge of commercial economy—commercial mathematics as well as of commercial legislation.

Textbook of Industrial Cost Accounting, by Paul M. Atkins. Published by McGraw-Hill Book Co., Inc., New York. Cloth cover, 396 pages.

A text aiming to give the student of cost accounting a basis for gaining a thorough understanding of this phase of business control.

While many practical questions and exercises are included, particular emphasis is placed upon one complete report—based on actual investigation of one company—to be required of every student.

Public Speaking for Business Men, by William G. Hoffman, Associate Professor of Public Speaking, Boston University. Published by the McGraw-Hill Book Co., Inc., New York. Cloth cover, 300 pages.

A thorough and sensible discussion of the modern problem of speaking for business occasions like business dinners, talks to salesmen, talks at executive conferences, committee reports, convention speeches, etc. The book is a practical explanation of how to prepare a speech, how to find and select proper material, how to speak well and how to win an audience. This is not a handbook on declamation—it is a plain, practical guide to greater effectiveness in the prosaic matter of talking well on business subjects at business functions and meetings.

Commercial Law Cases, in two volumes. Volume I, Contracts—Sales—Agency. Volume II, Negotiable Instruments — Partnership — Corporations, by Hugh W. Babb, B.A., L.L.B., and Harold L. Perrin, L.L.M., Ph.D. Published by George H. Doran Company, New York. Cloth cover. Volume I, 536 pages; Vollume II, 414 pages.

The publication of this work makes available for the first time one of the most valuable contributions to the study of commercial law. Professors Harold L. Perrin and Hugh W. Babb have successfully combined in one work the textbook and case methods of teaching law. Each section is prefaced by a brief, lucid statement of the point of law about to be treated; then follow two, three, or four decisions, digested, and showing the application of the principle.

Schools of commerce, colleges, business houses and individuals will find this book invaluable. An immense amount of labor has gone into the work, thousands of cases have been studied to lay the whole wealth of court decisions before the student. Both of the authors are practicing lawyers and both are of the teaching staff of Boston University, College of Business Administration.

A book that is invaluable to Students, Business Men, Teachers, Lawyers and any one having to do with the application of Commercial Law.

Elements of Retailing, by Ruth Leigh. Published by D. Appleton & Company, New York. Cloth cover, 385 pages.

This book has been prepared primarily as a beginner's textbook in retailing. Its purpose is to present a simple outline of the elements and principles of modern storekeeping. It is entirely non-technical and assumes no practical knowledge of retailing on the part of the student.

Industrial Publishing, by Horace M. Swetland. Published by the New York Business Publishers Association, Inc., New York City, New York. Cloth cover, 289 pages.

The romance of industry has no chapter more interesting than the story of Industrial Publishing. Born of industrial necessity and nurtured by industrial progress, it has grown into a great industry itself. Busy with the great stories of individual industries, the basis of its own literature lay dormant until awakened by a demand for industrial training in its own field. Then the New York Business Publishers' Association fathered the School of Industrial Journalism, financed the preparation of text material and the complete organization. Later the Associated Business Papers, Inc., gave the movement its official endorsement and assisted in the organization of classes in leading publishing centers. Some one thousand students were enrolled the first year with a graduation of approximately seventy per cent. The educational committee having the entire work in hand were fortunate in arranging with the Business Training Corporation for the collection and compilation of text material for the lessons and for the organization and conduct of the classes. The text material of the fifteen lessons used by the classes was obtaind by interviewing leading industrial publishers and managers of various departments.

Self-Proving Business Arithmetic, by Thomas T. Goff. Published by The Macmillan Company, New York. Cloth cover, 316 pages.

In his SELF-PROVING BUSINESS ARITHMETIC Mr. Goff presents as the basis for the students' work the plan of requiring the student to prove the correctness of his own work before turning it in. Every problem in aithmetic can be worked two ways, or more. You may add up or down. You may figure interest by calculating first at six per cent or you may use first the given rate. You may compute a series of discounts one at a time or by first reducing the value of the series to a single result. When you multiply a number by a fraction you may divide first or multiply first. In all these cases the results must be the same.

How to Teach the Fundamental Subjects, in two volumes, by Calvin N. Kendall and George A. Mirick. Published by the Houghton Mifflin Company, The Riverside Press, Cambridge, Mass. Cloth cover, 329 pages.

This book discussed the teaching of the common fundamental subjects found in elementary schools. It also contains suggestions as to what should make up the course of study in these subjects, and it attempts to set forth some of the principles that should underlie methods of instruction and determine the selection of subject-matter. It is essentially a book for the use of teachers and supervisors of schools and for those who are preparing to be teachers.

The Mental Spark Plug, by F. D. Van Amburgh. Published by the Silent Partner Company, Inc., New York City, N. Y. Cloth cover. 375 pages.

After many interviews with thinkers and doers, covering a period of several years, the author resolved to write a book that would seem to supply a univesal need—a textbook for thinkers—a mental spark plug for doers.

Every man, woman, boy or girl of today is frequently called upon to write, talk or correspond on some subject that may require a little research for what is termed "expression".

Next to knowing when to end a talk, a paper or a letter, the hardest thing is to know how to begin. This book is to start your train of thought.

In this book you will find about three hundred different subjects—practical, workable subjects—that cover present-day human activities and all written in plain, understandable, United States English.

For Your Scrap Book

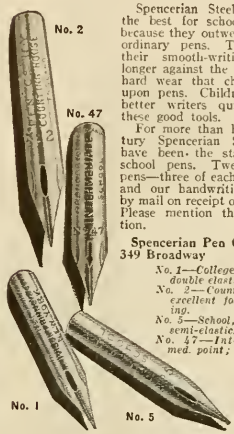
A varied collection for . . . $1.00
Your name on One Doz. Cards, .35
Flourish for Framing 1.00

W. A. BOTTS, *Penman*
Tyler Commercial College TYLER. TEX.

The New Lightline Shorthand

Excels in legibility, brevity, simplicity. Easy to learn, write, read and teach. An extended "literature" is not needed. A teacher of forty years' experience writes: "You have a good system, as good as Pitman and Gregg, and some of yours is admirable." Name on request. Price of book, $2.00. Examination copy 50c. DAILY PUBLISHING CO., Box 833, Kansas City, Mo.

Spencerian
School Pens



Spencerian Steel Pens are the best for schoolroom use because they outwear any two ordinary pens. They retain their smooth-writing points longer against the misuse and hard wear that children put upon pens. Children become better writers quickly with these good tools.

For more than half a century Spencerian Steel Pens have been the standard for school pens. Twelve school pens—three of each number—and our handwriting booklet by mail on receipt of ten cents. Please mention this publication.

Spencerian Pen Company
349 Broadway New York

No. 1—College, fine point; double elastic.
No. 2—Counting House, excellent for bookkeeping.
No. 5—School, fine point; semi-elastic.
No. 47—Intermediate, med. point; stiff action.

ONE HUNDRED WRITING LESSONS

By H. W. FLICKINGER

A very valuable work for all who wish to become finished professional penmen—a work every penmen or person interested in penmanship should have. Mr. Flickinger has long been recognized as one of the leading penmen and teachers of America.

Price, postpoid, $1.00.

ZANER & BLOSER COMPANY,
612 N. Park St., Columbus, Ohio

Special attention given to reproduction of Script and Penmanship Copies

The Terry Engraving Co.

Engravers
Designers
Illustrators

Columbus, Ohio

EXPRESSION OF APPRECIATION

of Efforts Made by

CHARLES A. COMISKEY

to Preserve Clean Sportsmanship in Baseball.

Resolution unanimously adopted by the

City Council of the City of Chicago

at a regular meeting held February 13, A.D. 1924.

Presented by Alderman Joseph B. McDonough

WHEREAS, The City Council of Chicago is properly the medium for expressing public appreciation of, and respect for, those of our citizens who have contributed to the development and progress of this City, and have upheld high standards of integrity in civic and private affairs; and

WHEREAS, No other public recreational pursuit in this country has more enthusiastic devotees than professional baseball, a game which, by its very nature, requires clean sportsmanship as much as athletic skill among its players; and only so long as fair and untainted sportsmanship prevails in professional baseball can it retain its present warm place in the heart of America, and command its present devotion as The Great American Game; a title it has enjoyed and earned during the past half century; and

WHEREAS, The outstanding figure in American baseball today is our fellow townsman, Charles A. Comiskey; born in Chicago, the owner of the Chicago White Sox Baseball Team, and who, for almost fifty years, as player, manager and owner in the game, has actively devoted his earnest efforts to raising and maintaining the standard of integrity and honor in this sport; and, notwithstanding the reprehensible attempts of some few dishonorable players in recent times, who were influenced by mercenary and corrupt motives, to bring discredit to the good name of baseball, he has kept its mantle free from stain or taint; and

WHEREAS, Mr. Comiskey, practically alone and single-handed, with irrepressibly courage and indefatigable purpose, has waged a victorious battle against those who have attempted to discredit professional baseball and has vigorously and successfully employed his mighty efforts in his fight for the right and has scourged the guilty ones from the Temple of Baseball; all to his everlasting glory, to the approbation of baseball adherents everywhere, and to the enthusiastic approval of all Chicago; therefore, be it

RESOLVED, That we express to Charles A. Comiskey, the public gratitude of Chicago for his successful efforts in raising and maintaining the standard of professional and organized baseball in this country, and in cleansing its ranks of those who have attempted to reflect upon its honor; and cherish the hope that all his future years may be blessed with vigor and health, to sustain him in his aim for clean sportsmanship, and that he may be the continuing inspiration of the present and future generations of baseball players and enthusiasts as The Grand Old Man of Baseball; and, be it further

RESOLVED, That we, the members of the City Council of the City of Chicago, being all personally acquainted with the fine character possessed by Charles A. Comiskey, take this means of expressing to the followers of baseball throughout the nation our unalloyed confidence in him and our appreciation of his gallant fight to preserve the clean name of baseball.

WITNESS, The hands of the Mayor and the City Clerk of the City of Chicago and the Corporate Seal thereof, this thirteenth day of February, A.D. 1924.

William E. Kent, Mayor

A. F. Dorman, City Clerk

The above beautiful specimen of modern engrossing is a product of C. L. Cook of the Harris Engrossing Studio, Chicago, Ill.

THIS MAGAZINE IS A SAMPLE OF OUR PRINTING

Summer School season is near. Let us figure on your requirements in

Catalogs, Announcements and Circulars

Prompt Service, Good Work and Fair Prices

THE HANN & ADAIR PRINTING CO.
133 East Chestnut St.
COLUMBUS, OHIO

FRENCH *or* SPANISH

New Conversational Method

How would you like to have an educated, unobtrusive native give you conversational practice in either French or Spanish? One who would speak to you as often as you would wish—fast or slow, who would never tire?

How would you like to have another native teacher guide and teach you to read and write the language, thus surrounding you with practically the same atmosphere as though you were living abroad?

This is now possible through the New Conversational Method evolved in Europe and introduced in America by the I. C. S. School of Languages. Endorsed by both the French and Spanish Embassies.

Mail the Coupon for Free Sample Record

INTERNATIONAL CORRESPONDENCE SCHOOLS
Box 8583, Scranton, Penna.

Please send me Free Sample Record and Booklet describing the New Conversational Method of learning French or Spanish.

Name .....

Address .....

NAME CARDS, ORNATE STYLE
One dozen 25c, Two dozen 45c
GEO.W. AHNEMAN, Walters, Minnesota.

HIGH GRADE
DIPLOMAS AND CERTIFICATES.

Catalog and Samples Free
HOWARD & BROWN
ROCKLAND MAINE

SOME LONGER, SOME LARGER, but NONE BETTER.
PRICES RIGHT, but adjustment, quality and workmanship always the first consideration. Prices on request.
R. C. KING 701 Metropolitan Life Bldg. MINNEAPOLIS, MINN.

LEARN ENGROSSING
in your spare time at home.

Thirty Lesson Plates and Printed Instructions mailed to any address on receipt of two dollars. Cash or P. O. Money Order.

P. W. COSTELLO
Engrosser, Illuminator and Designer
Scranton Real Estate Bldg., SCRANTON, PA.

IT PAYS TO READ THE ADVERTISEMENTS

A COLLEGE EDUCATION AT HOME

You can earn a B. C. S., B. Accts., M. Accts., Bachelor of Arts, Master of Penmanship, while teaching. Other college work. Special Summer School for resident work. Other courses including Salesmanship, Public Speaking, High School, Accounting, Short Story Writing, Poultry Culture, Physical Education, all taught by experts.

ADVISORY BOARD
Dr. Charles P. Steinmetz, Bernard Macfadden, Elbert Hubbard II.

More calls for graduates than we can supply. Tuition at cost. Personal attention. Standard textbooks. Write for information.

THE PEOPLES COLLEGE
Kansas City, Missouri

HAVE YOU SEEN THE
JOURNAL OF COMMERCIAL EDUCATION?
(Formerly the Stenographer & Phonographic World)

A monthly magazine covering all departments of Commercial Education.

Strong departments presided over by well-known teachers for those who teach any branch of commercial education, including business administration, accountancy, and court reporting.

THE ONLY MAGAZINE OF ITS KIND PUBLISHED

Single copy 15c. Annual subscription $1.50
Send for Sample Copy

JOURNAL OF COMMERCIAL EDUCATION,
44 N. 4th St. Philadelphia, Pa.

Through the Palmer Method Penmanship Summer Schools

Supervisors of Penmanship can greatly increase their EFFICIENCY and frequently their SALARIES.

THE MOST SUCCESSFUL PENMANSHIP SUPERVISORS were trained in these schools.

IN FIVE WEEKS FASCINATING STUDY AND PRACTICE of the Mechanics and Pedagogy of Palmer Method Handwriting in the PALMER METHOD SUMMER SCHOOLS grade teachers can learn how to transform the too often dreary writing lesson into the most joyful period of the day, and make handwriting a vitalizing educational power in correlation with all other school subjects.

SUPERINTENDENTS and PRINCIPALS attend these schools and the ENROLLMENT is NATIONAL.

For Catalogs of the THREE PALMER PENMANSHIP SUMMER SCHOOLS write

New York City School—The A. N. Palmer Company, 55 Fifth Avenue, New York, N. Y.
Boulder, Colorado School—The A. N. Palmer Company, 2128 Calumet Ave., Chicago, Ill.
Cedar Rapids, Iowa School—Cedar Rapids Business College, Cedar Rapids, Iowa

WANTED

Field Man. High grade, experienced field man by prosperous business school in large Middle-West city. Must have clean record, be honest and forceful. Address MID-WEST, care Business Educator, Columbus, Ohio.

WANTED

Solicitor—experienced. HOFFMANN'S MILWAUKEE BUSINESS COLLEGE, 219 Wells Street, Milwaukee, Wisconsin.

FINE PENMAN

And commercial teacher desires to make a change. If you want a teacher address, Box 189, Bellevue, Texas.

A-1 Penman and Commercial Teacher

Open for immediate employment or for fall term. Experience in Public Schools, Normal School and Business Colleges. Some experience as solicitor. Also served as Executive Secretary and Business Manager for Public Schools. Address Box 551, care Business Educator, Columbus, Ohio.

A very fine ornamental letter has been received from C. W. Jones, principal of the Brocton, Mass., Business College. Very few commercial school men can equal Mr. Jones when it comes to writing a professional hand. His work is very skillful, tasty, and attractive. Mr. Jones is doing his part to encourage better penmanship. His penmanship books which he published should be in the hands of every one interested in fine penmanship.

Wanted—Teachers

Teachers, 30, (15 male, 15 female). Desire applications from business managers, teachers and solicitors who are now located or desire to establish themselves in the following cities: Detroit, Cleveland, Buffalo, Toledo, Columbus, Cincinnati, Atlanta, Louisville, Indianapolis, St. Louis, Kansas City, Denver, St. Paul, Minneapolis.

New Business College Plan. Also "EARN While You LEARN" plan.

Write HOFFMANN'S MILWAUKEE BUSINESS COLLEGE, 219 Wells Street, Milwaukee, Wisconsin.

A Better Position for YOU

If you are not receiving as much salary as you should be receiving, or if you desire to make a change write to the Teachers' Agencies advertising in the B. E. They help many others and can help you. Write them today.

TEACHERS COME WEST

IF YOU WANT A GOOD TEACHING POSITION: Rural, Grade or High School in any state west of the Mississippi River. Write us at once. Not an agency.

Neither ENROLLMENT FEE nor COMMISSION Charged

Teachers Information Bureau P. O. Box 2437 **Denver, Colo.**

We have calls for Commercial Teachers — Also Teachers of Penmanship

OHIO VALLEY TEACHERS AGENCY

Mentor, Kentucky — A. J. JOLLY, Manger — 412 Sycamore St., Cincinnati, Ohio

The West and Alaska

Free Registration. Enroll Now! EXPERIENCED, PERSONAL SERVICE

Hundreds of Commercial Teachers Needed for Entire West

E. L. HUFF TEACHERS' AGENCY, MISSOULA, MONTANA

THE Great Lakes Teachers' Agency INC.

410 PYTHIAN BLDG. TEACHERS: ENROLL NOW FREE — SOUTH BEND, IND. — C. H. MERLEY, MANAGER EXECUTIVES: LET US SERVE YOU

Special Department for Commercial and Penmanship Teachers

SOUTHERN TEACHERS' AGENCY

COLUMBIA, S. C. CHATTANOOGA TENN. RICHMOND, VA. LOUISVILLE, KY

Covers the South, Ohio Valley and Middle West

ALBERT Teachers' Agency

25 E. Jackson Blvd., Chicago

39TH YEAR

Teachers of *Shorthand, Bookkeeping, Accounting, Salesmanship* wanted for positions in best schools. Vacancies now coming in. Send for booklet "Teaching as a Business." *Other Offices:*—

437 Fifth Ave., New York — Symes Building, Denver — Peyton Building Spokane

CHAMPIONS

In the May number of the Business Educator, E. L. Glick seems a little disturbed at the claim of a certain penman as being the champion all-round penman of the world, so Glick is going to accept his challenge for a contest.

The word "champion" does seem rather a misfit for anything pertaining to art work. Who ever heard of a "champion" musician, "champion" artist or "champion" poet? Of course ornamental penmanship is not considered as high an art as music, painting or sculpture, but it is an art nevertheless, and the same elements apply to it that do to other arts.

If any one in a fair contest can jump one-half inch higher than any other person in the world, it is only fair to call him the champion jumper. Or if he can lick any other man—knock him out and put him to sleep, he has a right to be called the champion fighter. Or if he can eat more pie at one sitting in a fair and square contest, he deserves the distinction of being recognized as the **champion pie eater.**

I don't believe Michael Angelo was ever called the **Champion Artist** of the world, although I have often heard him referred to as one of the greatest artists that ever lived. If Kreisler, Elman or Heifetz should call himself the **Champion Violinist** of the world, they would probably be held up to ridicule, although the three mentioned are admitted to be very great violin players — some preferring one player and some another, yet they are all called great artists.

It seems the best way, when an artist, musician, poet or penman styles himself "Champion," to pay no attention to him. Just let him have his full swing, and if he does succeed in convincing any one that he is really and truly the "Champion," it will do his heart lots of good without blasting the reputation of those whose merit is unquestionable.

If Glick gets in fine training and enters the arena, and his opponent also trains down fine, may the best man win and hang on to the belt.

W. E. Dennis, Brooklyn, N. Y.

Mrs. Mabel Iler of Artesia, N. Mex., is a new shorthand teacher with the Capital City Commercial College, Charleston, W. Va.

WRITTEN CARDS

One Dozen, 35c.

Ornamental Letter, 75c.

Set Ornate Capitals FREE with first order. Madarasz Style in its purity.

W. A. HENDRIX,

1700 South Tenth Ave. — Birmingham, Ala.

FOR SALE

Small Business School. Ideal location for hustling resourceful man and wife. Mississippi Valley town of 10,000. Big opportunity for expansion. Needs good penman. Now earning $300 per month, very low expense. Big BARGAIN; Cash, Terms or per cent basis. No life-scholarships to assume. Possession June 1st. Owner entering law practice. Address "P. B. I.", care Business Educator, Columbus, Ohio.

Mr. Raymond T. Stough, a member of the Senior Class of the Indiana, Pa., State Normal School, has accepted a position to teach in the High School at Johnsonburg, Pa., the coming year.

Miss Vera Bowen, a member of this year's graduating class of the Illinois State Normal University at Normal, is to teach in the Coshocton, Ohio, Business College.

Miss Engler of Simmons College, Boston, has been elected to teach accounting in the School of Secretarial Science of Skidmore College, Saratoga Springs, N. Y.

Rodney P. Wing, recently with the Lincoln, Neb., Business College, and Mrs. Wing are planning to enter Cumberland University, Lebanon, Tenn., this summer. During Mr. Wing's engagement in Lincoln they have been studying law, and they hope to receive their LL.B. degrees one year hence.

Ernest B. McNitt, a member of the present Senior Class of the Indiana, Pa., State Normal School, has accepted a position to teach in the Brighton, Pa., High School.

Teachers Wanted

Penmanship or Commercial. Fine Salaries.

NATIONAL TEACHERS AGENCY,
Philadelphia, Pa.
Pittsburgh, Pa. Syracuse, N. Y.
Indianapolis, Ind. Northampton, Mass.

WE SPECIALIZE in placing Commercial and Penmanship Teachers. Send your application in now. Registration FREE.

The Commercial Service Agency,
P. O. Box 618 ST. LOUIS, MO.

TEACHERS Make Money

If They Know Where

to go for assistance in securing positions. Many superior teachers are receiving much less than they need to accept.

The Ohio Teacher's Bureau

is an organization licensed by the State of Ohio to render professional service to teachers in every state and secure positions for them by bringing together worthy teachers and superintendents who are in search of each other.

If We Do not Secure

for you a position at more money than you can secure for yourself, you will be under no obligation to us.

Send for Our Booklet

and decide the matter for yourself. We had 10,000 calls for teachers last year.

THE OHIO TEACHER'S BUREAU
71 East State Street, Columbus, Ohio
HENRY G. WILLIAMS, Director

THE BUSINESS EDUCATOR QUITS--WE DON'T

During July and August the Business Educator wisely relaxes—we can't, so we don't; we do, in July and August, our most strenuous and effective work for commercial teachers, more than 500 of whom have written us since January 1st about changing positions. New positions are being reported daily. May we help you?

The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

Teachers We Place You in the Better Positions

ROCKY MT. TEACHERS' AGENCY
410 U.S. NAT. BANK BLDG. DENVER, COLO.
WM. RUFFER, PH. D. MANAGER

FREE REGISTRATION
UNEXCELLED SERVICE

BRANCH OFFICES:
Portland, Ore. N.W. Bank Bldg. Minneapolis, Minn. Lumber Exchange Kansas City, Mo. Rialto Bldg.

COMMERCIAL TEACHERS WANTED Consult us if available for a position now or September, 1924. We maintain the largest teacher placement work in the United States under one management (under the personal direction of E. E. Olp, 28 E. Jackson Blvd., Chicago. **FISK TEACHERS AGENCY, 28 E. Jackson Blvd., Chicago.** Affiliated offices in principal cities. **AMERICAN COLLEGE BUREAU, Chicago Temple, Chicago.** Exclusively for college and university teachers. **NATIONAL TEACHERS AGENCY, Southern Bldg., Washington. EDUCATION SERVICE, 1454 Amsterdam Ave., New York. THE CHICAGO OFFICE OF EDUCATION SERVICE, 19 S. LaSalle St.,** places well-trained men and women in commercial positions as well as teachers.

THE BOYER Teachers' Agency
327 The Arcade
Tel. — Cherry 2739
CLEVELAND, O.

Distance No Barrier

Send photo and Full Information First Letter. Co-Operate With Us and Get Results

POSITIONS FOR TEACHERS— BUSINESS COLLEGES FOR SALE

Splendid salaries, choice positions, beginning and experienced teachers wanted. Write for free literature; state qualifications briefly. Money making business colleges for sale. Write for particulars—no charge.

Address M. S. COLE, Sec'y,

CO-OPERATIVE INSTRUCTORS' ASS'N., 41 Cole Bldg., MARION, IND

"YOUR SERVICE IS THE ESSENCE OF EFFICIENCY"

(This comment relative to our service is the unsolicited expression of gratitude from one of our clients)

We already have on file many commercial teaching vacancies for September.

Let us make Your Employment Interests Ours!

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN KENTUCKY

Sell Your Services!

The best article in the world would be a failure financially without good salesmanship. So it is with teachers. We help you SELL YOUR SERVICES, and will put you in just the position you want, with satisfactory salary, or there is nothing to pay. Confidential service. Good September openings. No obligation to accept any place. Write for details NOW.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, President, ODEON BLDG., ST. LOUIS, MO.

NO MONEY NEEDED
IN ADVANCE

I am willing to send in commission lovely goods for collectors, dealers or speculators. I possess a very big stock in novelties, European and overseas. war stamps, etc., etc. I am selling off this kind of goods at any price. I wish to know if wholesale or retail goods are wanted.

MONEY NEEDED

for one of the finest and biggest stocks of classical goods in Europe and overseas. Large stock in English and French Colonies. The finest of the fine in blocks, strips, single pieces, couples, stamps in covers. Whoever is a connoisseur and wants these luxury articles can apply for them without any obligation whatever. Will forward them at my lowest cash prices.

References Required for Unknown Firms.

GEZA SEKULA

LUCERNE, SWITZERLAND, Dreilindenstrasse 17

The Hausam System of Penmanship

AS EXEMPLIFIED IN

Plain Penmanship
Ornamental Penmanship
Lettering
Card Writing and
Engraver's Script

Will be offered in a Resident

SUMMER SESSION

AT EMPORIA KANSAS

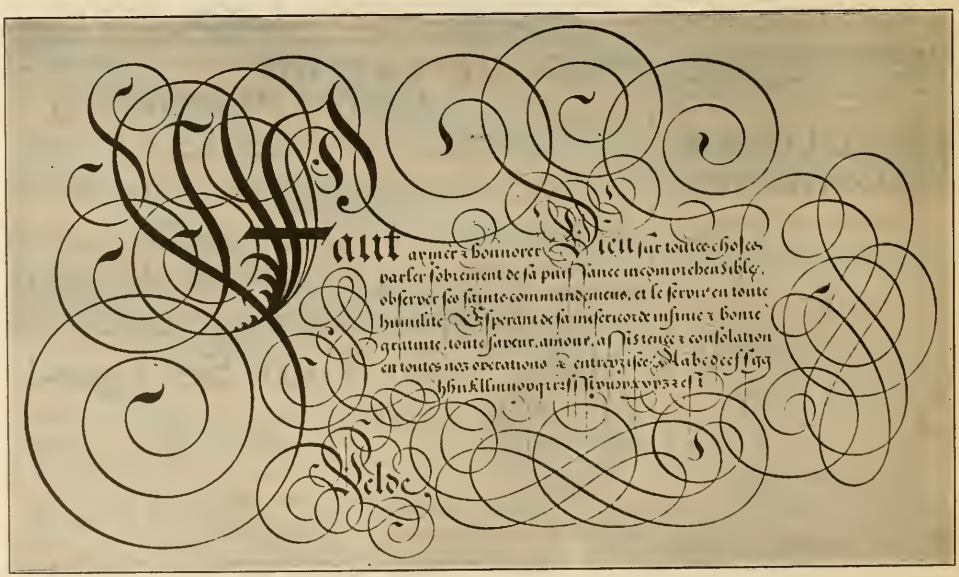
June 2 to July 26, 1924

Enroll for two weeks or more
Write for free information

Lectures on the Principles of Penmanship Pedagogy Applicable to any Modern System of Penmanship, will be given by the Author.

Address

THE HAUSAM SCHOOL OF PENMANSHIP
Box 537 EMPORIA, KANSAS



Penmen of today can well afford to study the beautiful specimen above. It was reproduced from Lewis F. Day's "Penmanship of the 16th, 17th and 18th Centuries," by permission of the publishers, B. T. Batsford, Ltd., 94, High Holborn, London, W. C. 1.

PASSING OF W. E DENNIS

Just before going to press with this issue of the Educator, we received the sad news that W E. Dennis, Brooklyn, N. Y., passed away at the Brooklyn Heights Hospital of pneumonia.

Mr. Dennis was born in Chester, N. H., in 1860. At the age of 15 he became interested in penmanship through Gaskell's Compendium and at 17 he entered Gaskell's Business College, Manchester, N. H., and later took work under A. R. Dunton, both leading penmen of their day.

Mr. Dennis taught penmanship for several years in Wright's College in Brooklyn and in Peirce College, Philadelphia. Having a great desire to do fine pen work and engrossing he established an engrossing studio in Brooklyn, where he spent more than forty years of his life executing much of the finest penmanship and engrossing that has been executed in this country.

Probably no other penman executed more or finer work in his line, and few have done more to promote the interests of the profession. He was always glad to show others and to help them over the rough places. Many of his characteristic, encouraging, personal letters are preserved and will be cherished for years to come.

W. E. Dennis

Mr. Dennis produced a surprisingly large number of specimens of flourishing which rank among the finest ever produced. His work in lettering, engrossing and illuminating was of such a high quality that it has been imitated by a large number of students and professional engrossers; in fact, Mr. Dennis was one of the leaders in his work for many years.

Mr. Dennis was a close student of art and designing, and every specimen contained characteristics which made it easy to distinguish his work from that of other penmen.

While he developed a very profitable engrossing business, usually employing three or four assistants, his greatest accomplishment was the service rendered in developing his profession to which he gave whole heartedly and often.

The penmanship profession has lost a truly great penman and friend.

E. A. Lupfer.

A characteristic Dennis flourish.

STUDENTS FROM THIRTY-ONE STATES

Special Summer School for Commercial Teachers

Inspiration, Recreation, Rest, Sightseeing, Work, Credit, Positions. Eleventh annual session. Larger and stronger faculty than usual. Students have come to us from all the states and we have sent them to all except one. Within five years, our organization has placed direct two thousand one hundred commercial teachers. Hundreds of others have secured places through thier own efforts. Within about nine months seven hundred and fifty thousand dollars' worth of teaching positions were reported direct to us.

Term begins July 1; closes August 8. Bookkeeping, Typewriting, Shorthand, Accounting, Teacher Training, History of Education, Reviews, and Methods.

Accredited by University of Kentucky.
Accredited by National Association of Accredited Commercial Schools.
On accredited list twenty state departments of education.
Member American Association of Junior Colleges.

The strong features we have developed by ten years' experience in the Special Summer School and fifty years in the Business University proper will be maintained and the work of College Rank especially emphasized. A part of this can be taken each summer until the entire course is completed.

If you want a position, or a better position, or a better salary, or more presonal and general power, and a happy time while you are getting them, let us tell you how such ends may be acheived. Our attractive bulletin will do it. It is *free*.

BOWLING GREEN BUSINESS UNIVERSITY

Near Mammoth Cave **Bowling Green, Ky.** **Expenses Low**

Two-Thirds Pictures

Art and Life

The PICTURE Magazine

Beautiful reproductions of famous paintings, statuary, fine photos and drawings of the **human figure**, animals, birds, scenery, decorative designs, etc. Also special department on cartooning and comic drawings. (We pay for comics, also for good photographs.) Stands for the Body Beautiful, the Mind Intellectual, the Soul Intuitional. Fine art, inspiring articles, clean wit and comics, monthly cartoon review—a magazine of real art and inspiration.

Satisfaction Guaranteed or Money Refunded

CUT THIS OUT NOW

and send with $1.00 for a 5 months trial subscription.

Commendation Letters

Have just received Art and Life. It is the greatest single copy of any magazine I have ever read, a gem of priceless value to anyone seeking the great things of life.—K. W., Pa.

I am the foreman of the Art and Engraving Dept. of the ————. I have been reading your magazine for two years, am now having it sent to the department and will not be satisfied until all of the ———— Co., branch offices have it. We also have your most valuable art plates which I assure you are a great help in our work.—E. F. T., Omaha, Neb.

It is the best magazine published. I am getting 12 other magazines so you see I am not judging without reason.—W. W. R., Mo.

As a subscriber I want the 1923 back sisues, I know how valuable they are to an art student.—C. E. O., Patterson, N. J.

ART AND LIFE, Department 919, KALAMAZOO, MICH.

Zanerian Summer School

July 7th to August 15th, 1924

Students may enroll earlier than July 7

Our Special Six Weeks Course

Is for teachers, supervisors of writing, and all interested in better handwriting. The Zanerian Summer School fires its pupils with penmanship enthusiasm, and trains them in all phases of modern methods of teaching and supervising penmanship. Six hours normal credit is allowed for our six weeks course.

Special Instructors

A. M. Hinds, supervisor of writing, Louisville, Ky., and Alma E. Dorst, supervisor of writing, Oak Park, Ill., both teachers and supervisors of exceptional ability and experience, will assist our regular instructors.

Normal Training Course

All work done this summer from May to September, in addition to the special six weeks course, will be applied on our Normal Training Penmanship Course, which is approved by the Ohio State Department of Education, and which leads to an Ohio Special Four Year Teacher's Certificate in Penmanship—a certificate all teachers and supervisors of penmanship should win.

Zanerians Everywhere

Zanerian-trained penmen and teachers fill the choisest positions, and are to be found in every important city of the United States.

Remember our employment department not only helps students to secure their first position, but is ever ready to assist pupils in securing better positions.

Zanerian College of Penmanship

612 North Park St., Columbus, Ohio

THIS IS THE BOOK

that is REVOLUTIONIZING ALL PAST ACHIEVEMENTS in the stenographic field.

Teachers are being impressed BY WHAT IT IS ACCOMPLISHING and not by what we say about it. THE RELATIVE PROGRESS WHICH AVERAGE STUDENTS OF SHORTHAND CAN MAKE IN DIFFERENT SYSTEMS IS WHAT COUNTS.

ROWE SHORTHAND IS THE SYSTEM progressive school men are adopting because they realize that to build up their schools they must turn out qualified STENOGRAPHERS WHO CAN DO THE BEST WORK, AND GIVE THE GREATEST SATISFACTION IN THE BUSINESS OFFICE.

ROWE SHORTHAND is backed by a COMPLETE SERIES OF SUPPLEMENTARY TEXTS.

THERE IS NO GUESS WORK IN TRANSCRIBING ROWE SHORTHAND. EVERY SOUND NEEDED FOR THE CORRECT TRANSCRIPTION OF THE WORD IS IN THE OUTLINE.

LET ANY ONE IN DOUBT AS TO THE superior quality of our system take our correspondence course and be convinced.

WRITE US FOR COMPLETE DETAILS.

The H. M. Rowe Co.

CHICAGO BALTIMORE SAN FRANCISCO